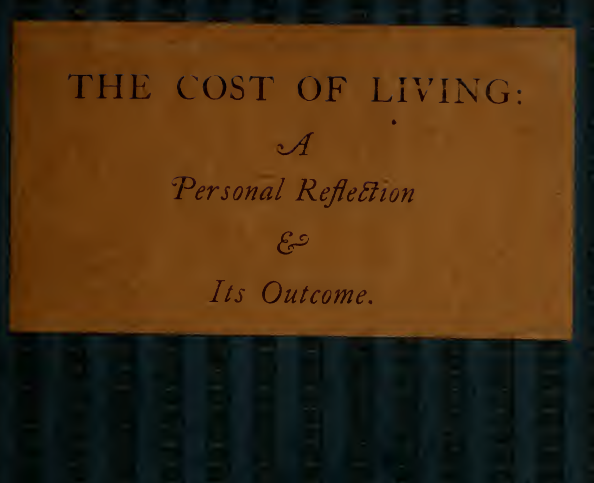

THE COST OF LIVING:
A
Personal Reflection
&
Its Outcome.


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THE COST OF LIVING

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A Personal Reflection
and Its Outcome

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THE COST OF LIVING
A PERSONAL REFLECTION AND ITS OUTCOME

The ever-mounting cost of living is to-day a cause of almost universal evil apprehension. Is it not possible that evil apprehension may be the cause of the high cost of living? The suggestion merits an inquiry. For apprehension may be sanely treated and wisely turned to good.

As I consider human life, both within and without myself, I find that I can trace most of its happenings which are to be regretted to just the spirit which is ruling man in our own times. And I realize, from books and conversation, that my experience is a very ordinary one, my conclusion one which the majority of thinking men and women reach before they die. I have myself wasted and ruined opportunities, I have left undone the things which I ought to have done and done the things which I ought not to have done, less from my passion or from my desire than because I tried to see too far ahead, and did or left undone things which prevented easy and natural solution of the problems which for a more trustful nature would never have

arisen at all. I have spent what I had, less in enjoyment, licensed or unlicensed, than in the fear of losing it, and in precautions lest it should be lost. It is my nature so to do. As I watch other men it seems to me that human nature invariably causes men, as they grow older, to fear that which may come, and to take steps in order to avert it. And the steps taken from this fear are almost always wrong. "The fear of the Lord is the beginning of wisdom"; but it seems to me that every other fear incites man to unworthy action or inaction; and, in the end, brings on him what he fears.

This question has interested me superlatively in connection with the teaching of Christ, which emphasizes above all else the necessity for faith on the part of men. We think of Christ as urging men to love, but His demand for love is, I think, made but seldom in comparison with His demand for faith. And while I believe that faith in Christ must inevitably lead to wisely loving words and deeds (and I say this with full recollection of St. Paul to the Corinthians), it seems to me that love—"charity"—*without* faith leads to the most intense unhappiness of which mankind is capable. Deeply as I have feared things which might come upon myself, I have feared with a greater terror that which might

come upon others. Bitterly as I regret what I have done and left undone in order to avert anticipated evil from myself, I regret far more bitterly my interference in the lives of others. And yet the things I did for them were done in love, and a desire to serve, in a solicitude selfless except for pride in its supposed efficiency; only they were not done in either faith or understanding. And I consider these two qualities essential for a wise direction of love's ways.

I have spent eighteen years in practical experiments as to the actual working out of Christ's directions for human life on earth. It is not, of course, properly a subject for experiment; for the result promised to the faithful is not to be obtained by the investigator. But though no miracle is wrought by the experimental spirit, it is yet possible, in that spirit, to learn why promised miracles do not occur. And it was this which I desired to discover.

I had the sort of faith in Christ which could impel me to investigate his claims. I believed in His own understanding of ultimate truth. He seemed to me the greatest intellect the world had ever seen, and spoke with an authority which I found nowhere else in history. He declared, apparently without misgiving, that if a man did certain things certain results

would follow. When he himself had done these things, His action had been followed by the anticipated results. And he declared that any man who willed to do God's will should know of the doctrine, whether it were of God or whether he spoke of himself. The truth of this assertion I desired to prove.

For it appeared to me that understanding—intellectual and practical grasp of the actual situation—was what men of the present day denied to Christ. Directions which, if hard to follow, were yet quite clear in meaning, they calmly set aside as impracticable—and for no reason that could be considered to have enduring weight. An excellent and spiritually minded clergyman told me, for example, when I asked him about a life which should take no thought for what one was to eat or drink, or wherewithal one should be clothed, that while it might have been possible to live in that way in Palestine and centuries ago, it was not possible in a cold climate, and under the conditions of modern life. He did not say, but I inferred, that since it was not possible to do this, a modern Christian was not called upon to do it.

Now to my mind, it is useless to accept as master in the art of life, or in any other art, any one whose directions for bringing that art to perfection we consider it "impracticable"

to follow. It *seems* more difficult, undoubtedly, to take no anxious thought for the morrow where life is complicated than where it is simple; but surely the principle involved is one which does not change. In mansion or in cottage the problem is the same—whether or not man may intrust his own future to God, leaving himself at liberty to care for better things. Christ declared that his Gospel was to save the world throughout the ages. There were no geographical and temporal exceptions. Surely it could not be that it had failed to "work" because men had "progressed" to using furnace heat and modern plumbing! I read Christ's sayings. I noted the fact that no man seemed to think it "right" to follow them, when they involved questions of economics. And it seemed to me probable that the reason why it was considered impracticable to follow Christ's direction fully was because men did not *believe* it to be practicable and therefore did not try to do it—that the difficulty in the way of perfect realization was merely lack of faith.

I know, now, that my judgment on this point was an erroneous one. It was an outside and an ignorant point of view. To-day I know that it requires far more than the belief that what Christ said was true to en-

able any man to keep his saying; and that innumerable men and women try to keep it and to a great extent succeed where I must ignominiously fail. They succeed because they do, in simple kindliness, the simple human things. I fail because I aim at an ideal which for its realization demands qualities which I have not, and leave undone that to which I am equal. But nevertheless, to me the value of endeavoring to do anything springs from the conviction that the thing one tries to do is both possible and "right"; and I found that I could not follow any part of Christ's instruction with conviction of its worth, unless I could believe that it would be possible and "right" to follow it unto the end. Therefore I tried to do the things he said, in order to find out why men, to-day, considered it impracticable to do so. I failed in my attempts personally to keep the counsel of perfection, but I obtained the knowledge that I sought. It is a knowledge which now places me in intellectual opposition to the whole understanding on which modern institutions rest. For I believe, after my eighteen years of experimenting, that it is both possible and "right" to live like the lilies of the field and the birds of the air; to sell all that one has and give to the poor, winning an unseen treasure; to lend without

expecting a return; to allow all that one has to go from one unprotesting—I believe this to be possible and right to do, but I know that I, personally, cannot do it, partly because I am lazy, selfish, and heartless, but I think even more because I am weak and apprehensive, and because life-long habits of thought and action, now become instinctive, prevent my living by the truth I recognize.

The morality to which I am opposed is indorsed by people who, I know well, are infinitely better personally than I am myself; they are stronger, kinder, and less self-indulgent. But they do not believe it possible literally to obey these extreme teachings of the Master (in a cold climate, and under conditions of modern life); and what is more important, they think it would be "wrong" to do so if they could. They think it would be wrong because they assume that it is necessary, therefore "right," for every man to put aside material wealth to meet his own future necessities of bodily existence—to feed and clothe his body and its human fruit, while living, and to bury it when dead. The spirit of apprehension of one's own future need, which my own experience teaches me to regard as fatal to true and generous living in the present, they take to be a spirit of good

counsel, which it is wise and right to heed. It is in the hope of changing their ideas upon this point that I am writing now. For it is their ideas upon this point which are remoulding life to-day and which, in my opinion, are giving rise to the high cost of living, prohibitive of freedom, joy, and peace.

It is difficult to attack the spirit to which I refer, without being misunderstood. I do not for one moment advise a butterfly existence, which shall ignore the material necessities of human life. I think it is at man's own peril that he leaves any portion of the earth unhusbanded, its resources undeveloped. But men may husband and develop their material from wholly different motives, out of a wholly different spirit, and with a wholly different effect on themselves and life. One man may plough, and sow, and reap his harvest because he sees the land and knows its possibilities, and that it holds food for the people in its bosom. Clearly the seed ought to be sown and reaped, and being there, it is his place to do these things. Therefore he sows and reaps and gathers into barns. A second man may do these things because he knows the people will want food, and thinks that if he himself possesses it and they do not, they will do what he wishes so that

they may eat and live. A third may do it thinking that if he does not he himself will hereafter be in want and misery, and that to avoid this he must put aside sufficient for the wants which he anticipates. Each of these men shows foresight, and acts wisely according to his lights. But only the first man is animated by what I consider faith in life, and only he works in the spirit and the joy of God. And it seems to me that he alone will use his product in a large-hearted way, for the encouragement of life upon the earth.

The second man has faith in material things, and in the power he will gain by holding them. If he use his power well and wisely he may be very useful. I have no quarrel with him, or with what he thinks, though it seems to me that his trust must sometimes fail him, since it is placed in something which cannot endure. But it is the spirit of the third man of which I wish to speak, because it is a spirit I have known and suffered from in my own life. It is utterly ignoble, and leads to unworthy conduct. And it is this spirit which the understanding of the western world indorses; by which it almost forces man to live; and to which it is sacrificing the precious heritage of an heroic past.

The man who works and stores his product in the belief that, if he does not do so, he

himself will be in want and misery, works in an apprehension which is not, indeed, too great for him to bear so long as he is sure that he can meet its claims, so long as he feels confident that he can lay up, in the summer, a sufficiency to meet his winter's needs. If he feels sure of this his frame of mind while he is doing so is not unhappy. I cannot say so much for him as he grows old, as every summer he becomes more aware that his strength fails to raise sufficient food to keep him in the comforts which are now more necessary to his age than they were to his youth. The natural way to meet this inevitable development of the situation is through his children, who naturally assume the care of his declining years. If he has none, his old age must bring terror with it. But long before his strength declines he is confronted with a moral situation which no one can escape who is not living on a desert island. What shall he say to his needy neighbors who have laid up nothing to meet their winter's need, who for one reason or another are already in the want and misery to escape which he has, himself, sowed, reaped, and gathered into barns?

He will undoubtedly reflect that he deprives himself of what he gives away. By some means or other it must be made good,

if he bestows it on another's need. He may be full of kindliness, he may look with an eye of pity on the old man who has not been able to provide for his old age, on the widow who has no one to supply her wants, on the orphans who cannot live without assistance. But if he has no knowledge of a source whence his own foreseen need may be in its turn filled,—his foreseen need, to feed which he has labored all his summer,—he almost certainly will say to those who ask his aid that he cannot, himself, afford to help them; that if he does he will become a beggar in his turn. The first few he may try to aid; but soon he will begin to consider that there are very many needy people; that if they find him willing to supply their wants, they will one and all come down on him for food; and that in one day he will join their ranks, a beggar among beggars, unable to take part in the world's work. He will refuse to give what he has because, to his mental outlook, it seems to be of no use among so many. And then, if his own lack of generosity makes him feel uncomfortable, I think that almost certainly he will (being a clever and hard-working and successful man) begin to create a moral situation for his own comfort and self-justification, and for what he calls the moral good of all these people he has failed to help.

He will point out how very bad it certainly would be if the improvident could feel that all their wants would be supplied out of the fruits of other people's industry; how nobody would work at all, and all the world would perish in its idleness and foolish trust. "He who will not work shall not eat"; therefore no one "ought" to *give* him anything. Find him work if you can. That will preserve his self-respect and keep a wholesome fear of idleness alive in the community.

Now he who says this has no understanding of any spirit higher than his own. He does not know that men will always work, because it is their nature to work that they may be like God. Men enjoy work, creative and regenerative work especially, more than they enjoy anything else—unless they work in the fear of what will happen to them if they do not do it.

True is it that men must sow and reap if they would live on earth. But they would infinitely rather sow their seed and watch it come to glory than live in idleness. They prove this by the flower gardens which they will cultivate for no useful end, but just that they may see the beauty of the flowers. And they prove something deeper yet by the temples which they raise, not for the preservation of their crops, but that the Spirit of

the Lord may have some place where it may dwell on earth. There is no danger that men will ever pass their time in idleness simply because they have ceased to fear that they will starve unless they toil. So we dispose of the self-justification of the man who keeps back what he has from needy persons, saying that it is for their moral good to suffer as the result of their improvidence, when his real reason for not giving is fear of what may happen to himself if he should do so.

I am not saying that it is not distinctly for man's moral good that he should suffer as the result of an improvidence either spiritual or physical. He must inevitably suffer until he learns to make a truly wise provision for his future, to do unceasingly the things which are to make the future beautiful as well as safe. I am attacking merely the position of the individual man who, knowing there are things which he himself might give or do to help his neighbor in distress, refuses to give or do these things on the ground that it is "right" for the improvident to suffer, as the fit punishment of idleness, ignorance, and sin. If he can be sure that this is his reason for not helping them, well and good. Some men may possibly be sure enough of their own merit to feel quite confident that God intended them to keep the wealth that they

have, while others starve. But in Christian thought the presumption has been from the first that if a man saw a neighbor in distress he was to look upon himself as the provided agent for the extension of God's mercy. No Christian thought will justify his failure to extend it on the score that he has at heart the sufferer's moral good.

To do us justice, I think the modern world has fathomed and discredited the hypocrisy of this position, which was so well received not very long ago. We realize that we refuse to give because we are afraid that we ourselves will suffer if we do so. But in the realization we have lost self-respect and power of calm continuance in our old ways. We cannot respect ourselves while we perceive that every day we let our neighbors suffer for fear if we help them we shall suffer too. Naked and ashamed we look on our own inhumanity and cry for any light on what we ought to do, in a world where the life of those who have can apparently be preserved only by hanging on to their possessions in spite of the dire need of those around them. And it is not lack of self-respect alone from which we suffer. We suffer from the terror which is seizing us for our own life and the life of every one we care for. How soon shall we and they sink down a little lower in the strug-

gling mass of human beings upon the ruin of whose physical and mental powers the social order rests? How can we possibly earn enough money to-day to make ourselves secure against to-morrow? Happy is the man who has no children to inherit life in such a world as this, and no old superstition to keep him from removing his own inefficiency by self-destruction, and lightening his fellows of the burden of supporting him in his old age. Wretched that we are, who or what can deliver us from the body of this death?

It was to men who felt as we are feeling now that Christ declared the way of personal salvation which Christian thought supported up to a few years ago, and which it does not advocate to-day. He told them to give and it would be given unto them; to lend, hoping for no return, and find themselves repaid by God; to feed the hungry, clothe the naked, tend the sick, and pardon sinners. And he said that as they did these things for others needing help, they would themselves be cared for in their turn by other men, who would act toward them in their own time of need, as they themselves were called upon to act to-day toward their fellows. Christ told men not to keep the things they had as a defense against anticipated evils, but to use

them every moment for the relief of misery and evil that they saw around them. They were to let their sun shine on the just and on the unjust equally, to give and to forgive, not questioning who was "deserving" and who was not a worthy object of their care. The moral situation was one with which man was not called upon to deal. Judgment belonged to God; man's part was just to do to others as he would have those others do to him, to personify on earth the mercy of the God in whom he trusted his own sins might find forgiveness.

Christ was enabled to proclaim this way of salvation from the spiritual death which threatens every man, because he had conceived a God able as well as willing to support the man who would obey and trust Him. Christ's church no longer advocates it because it has lost faith in the existence of this God. And the proof of what I say lies in the fact that clergymen believe, as you and I believe, that it is "necessary" for every man to keep back part of what he has to meet his own future material need. The church can show no way and make no promise of salvation. Instead of that the clergy tremble in the night with the same terror of the future which we feel ourselves, and vestries are exerting all their efforts to get together *now*

a sum of money upon the interest of which their praise of God may be supported in the years to come.

Christ set the *individual* at liberty to use all that he seemed to have in human service, without the slightest reservation for his own future need. The understanding of to-day makes it imperative, makes it man's "duty" to himself, his family, his fellow citizens, that he should be provided with "visible means of support," not only for the present but for future time. The man who cannot show these means is viewed with an intense suspicion as being a menace to the whole community. If he have children and a wife, who is to look after them in case he dies? And if he have no children, who is to take care of him when he grows old, and pay his funeral expenses? To-day the widow whom Christ praised would be condemned for casting into the treasury of the poor "all the living that she had." Such charity would merely signify to the onlookers that she herself was now to be supported by her fellow men.

Just where we lost faith in the God of Moses and the prophets, the God who cared for fatherless and widows, who never had forsaken righteous men or let their seed beg bread, I do not know. I only know I never yet have met any one who believed in Him

sufficiently to advocate complete relinquishment of a material provision for the future. One and all, we are clinging hard to what we have, because we do not see how we can live without it. And as it is called from us by the daily cost of living, we feel the terror clutching at our hearts. Whereas if we all did our best to use and spend everything that we had in the development of the world's possibilities, in the nourishment of life, and in the saving of all that is perishing for want of care, we should find that our wealth increased beyond our utmost power to employ it.

That is supposing *every one* should do this. What are the chances for the man who starts to do it in a world where no one else is doing it, where everything is coming to be "organized" on the assumption that provision for the future is the one thing a man must not neglect? Will the God of Christ support him in his folly if he despises the warnings of life-insurance agents, and spends his money to save other people's lives instead of spending his own life in saving money?

My answer is that the God of Christ will support him just so long as he himself can do without misgiving what Christ told him to do. And this answer I make from personal experience. No man can walk on water under the weight of his own fear of drowning.

The moment that he hesitates to render human service because he is afraid it will involve him in material disaster, that moment he has lost his faith in God, and the treasure of God's kingdom is no longer his to draw upon. And any man will hesitate, and therefore fail, as long as he cares more for his own ease and comfort than for the ease and comfort of his fellow men.

So it has been with me. When I first had my vision of life's possibilities I was quite confident that I could just walk out into the world and mend its wrongs. I meant to feed the hungry and to tend the sick, to bind up all the broken hearts and tell the winners that their errors were forgiven and that they might go in peace. I thought how all the world would bless me, and how I should restore to it the secret of salvation it had lost. And for a little while I acted in the exaltation of this great idea, and what I did succeeded just sufficiently to confirm me in my faith that what Christ said was true. But very soon I found I did not want to feed the hungry enough to go and find them, and that I positively hated tending sickness and disease. So long as my own heart was comfortable and happy I felt that other people's sorrows were something that I had better

keep away from; and as to telling sinners that they were forgiven, I should have had to change my whole habit of mind, which led me constantly to criticize the lives of other people, to point out where they were in error and how their troubles came from their own mistakes. I could not show the world how God intended man to live because I was not good enough to do it. The way of life was not for me to walk in, my light could not illumine any path for other men. There was no reason to suppose God would work miracles with loaves and fishes to gratify my own desire to shine, even if this desire were strongly mixed with honest longing to find the true salvation He had promised to mankind. Seeing myself for what I really was, I lost my confidence that God was on my side, and would support my actions.

And having lost this confidence, I again became involved in the common struggle for existence, from which I had found respite for a moment, through my belief that I was chosen to dispense a divine charity to other men. I was no longer living positively, doing with joy a thing I knew God meant to have me do, but found myself involved in sordid effort *not* to spend so much money as it seemed positively necessary to spend. I tried to live as cheaply as I could, thinking I

should have more to give away; but the effort to live cheaply absorbed my energy to the exclusion of all better interest. And then I asked myself *why* life—just simple, wholesome life—cost so much money to support. And I discovered that I had to pay, not only for the selfishness and laziness of myself and others, but for the great belief which we all held in common, that every man must lay up money enough for his own future needs. Each article I used, each thing I did, involved the services of other men, who, every one of them, thought that he must make sufficient profit on his work to-day to keep him in his coming time of economic uselessness. I could not possibly command enough to pay them for their services on such an understanding and have anything left over to give away. I could not even exercise an ordinary hospitality, because it took so much to pay the bills. And I myself had not outgrown the notion that "duty" called on us to put aside material for our own needs. How on earth could I lead the charitable life which I had come to think essential for my soul's salvation? What had I got that I could give my fellow men?

For when I questioned them to learn what they required of me, I found they wanted help and reassurance, not for the present, but for

future time. They were all "self-respecting" men and women, and what they asked was not for charity, but for a "job" that would enable them to make enough to live on, *and* to put a little by. Unless I could provide them with that job, a job enabling them to *save some money*, their misery was past my power to help, and keeping them alive another day meant only that I should prolong it. It existed partly in their own imagination of the position they would occupy without material means wherewith they might defray the cost of their existence; but this could not be treated as a mere delusion which destroyed their joy and peace without a cause. It was an imagination justified by the facts of life, as these appear to day, because they lived in a community where they had to pay for daily bread, just as I paid myself, the price of all the fear involved in its production. They lived in a community where, if they had no money, they might easily be allowed to suffer, even unto death—not because there was not enough of all that they needed to supply their needs, but simply because every other man believed it was his "duty" to keep back from their immediate necessity part of the wealth which he himself controlled, to feed and clothe himself in the lean years to come. How could I help these people, when

I myself was wondering if I could not get along without a servant, because her board and wages were beyond the sum on which I felt that we "ought" to live? Was I not acting on the same principle that they acted on themselves?

There was just one thing that I might have given them for their salvation—a knowledge of the truth which my experiments convinced me was a truth that "worked" for any man who could believe and act upon it in a discerning faith. I might have said, "Give, and it will be given unto you. Lend, and God will repay your trust. Your fear of what may come upon you creates the very situation that, in its turn augments the deadly fear. You will not want so long as you can be content freely to serve the wants of other men, without anticipation of your own. The world is full of jobs. What are you waiting for? Go out and do the things that should be done, without this sordid bargaining for pay from men, and your own need will be supplied by God, from day to day." I knew that these things which I might have said were true. I could not say them with sufficient force for any one's conviction, because I evidently did not live by them myself.

No one can advocate the life of trust who does not live it, unless he chooses to expose,

to his own shame, the reasons why he does not do, himself, the thing he advocates. It is absurd to sit in a warm house, clothed with abundant garments, eating the best food that we think we can afford, secure of our own job and what it brings us, and tell those poorer than ourselves to trust in the Lord and do good. So long as we ourselves are evidently holding back from the distress of other men anything that we have that would relieve them, *because we are afraid lest we ourselves should suffer bodily discomfort from its loss*, we have no faith which will support us in the hour of trial, and surely none which can convince our neighbors of the truth of our belief. I live the life to which I was born and am accustomed. And I am, by nature, so distrustful and so mean that I cannot use the things I have with generosity and freedom, either for myself or others.

I believe in the Truth which my own life has proved to me, more firmly than in any fact of physical existence. It is a Truth which would have made me free if I had had the courage and the character to act upon it. All around me I see people who do act upon it, who do, from instinct or from principle, the simple, kindly things, and are, in consequence, more or less unconscious of the aspect of the world which I am trying, for a

purpose of my own, to emphasize. Because they do not think about themselves with apprehension, because they have warm hearts and ready sympathy, they do not come into the state of mind which I am able to expose because it has been so thoroughly my own. The good that they have done protects them from the fear of being wronged; and being kind themselves, they do not dream that others can be unkind. But I have seldom done the simple kindnesses, partly because I am not naturally kind, partly from laziness and selfishness, partly because I really thought that I could not afford to do them—though I imagine, now, that I used this thought chiefly to justify myself for what I failed to do.

There was one other, and, I think, more worthy reason, why doing simple kindnesses did not appear to me to be worth while. They did not seem to me really to help the trouble, any more than applications of cold cream would help a cancer. Such applications might make the man who put on the cold cream feel happier and less futile, but the disease would continue just the same. I was not even sure that it was well to have the ease of conscience which these personal ministrations were able to produce. I wanted to find out the *reason* for the trouble, the

cause of the disease. I spent my thought and energy in doing things which I had any ground for thinking would teach me what was really wrong and what really right; and for that reason I undertook to do the things that Jesus told us to do, believing that thus I could learn whether His doctrine were of God or of Himself. Being what I was, I failed. And then I sought a consolation for my failure in what seemed to me the wonderful idea that, since human nature was the same in each man that it was in all, I might, by understanding my own failure, understand in epitome the failure of the world—might know, as God knew, what was meant by human sin.

What I am writing now is nothing more than the result of self-analysis, pursued in the belief that if I could endure it to the very end I should obtain the knowledge that I sought. To me it seems entirely satisfactory, both as explaining all the suffering and as offering a solution of the problem which the modern world presents. I thought that I was fairly typical of its condition—having been brought up in the old traditions of generosity and honor, without having been told of any way in which these old traditions could find an adequate support for the no-

bility they asked of men. I thought that through this analysis of my own mind, and actual (not pretended) motives, I should uncover the real Truth behind the world's defense of its great faithlessness, and consequent dishonor. The old traditions rested on some ground of common thought, which somehow seemed to have undergone a change. What was it that men *used to think* which made it possible for them to do, quite simply, the things nobility required? What was it we believed to-day which let us stand excused in our own eyes for failure to act nobly, and look on the demand of Christ as one we could not be expected to fulfill?

My self-analysis revealed the change of understanding which perplexed me. Men *used to think* that each man's chief concern was the salvation of his soul. By some sublimely sentimental thinkers this had been stigmatized as selfish preoccupation. We were almost ashamed to be preoccupied in such a way. Men *used to think* they saved their souls by freely giving what they had to give, and serving faithfully wherever they could serve. Many of us have not discarded this idea to-day, but we have limited both our giving and our service by what we think, *ourselves*, is economically possible for us to give and do. Men *used to think* free giving

and free service had a divine support,—that God would really give to those who gave to others,—and this belief enabled them to disregard or overcome their natural solicitude about the future. We have lost our belief in this divine support, so that we are without defense against our apprehension. Men brought up in the old ideas dared not deny a human claim upon their charity, lest they should be denying God Himself. The background of their thought was filled with divine possibilities, which robbed them of excuse for inhumanity. The poor man at their door was the Son of Man disguised, and in supplying any want of his they had no fear of bringing want on their own households. The men of our own time dare not neglect to take out life insurance for the protection of their families. And when this step is taken, they dare not fail to pay the premium, no matter who may call upon their charity. The generation which has been persuaded that it is selfish for a man to be concerned for the salvation of his soul, has been, at the same time, persuaded that it is his "duty" to concern himself about what he shall eat and drink, and wherewithal he shall be clothed, in time to come. And every one is doing it.

It is impressed on every man to-day, from very birth, that he must put aside as much

as possible of what he has, so as to live, in evil days to come, upon the money which the men who want it then will pay him for the use of what he can reserve in face of present need. Following Christ, for any one who has accepted this idea, involves a ceaseless calculation as to just how much will be required for this inspiring purpose. Until that needful sum has been safely "invested" he cannot feel that he is really justified in helping any one at all. He helps because he cannot stand the sight of misery,—most of us get away from that as soon as we can move to better neighborhoods,—or because he is persuaded that it is cheaper to give to Fresh-Air funds and trade schools in the present than to support hospitals and prisons later on. As the appeals for charity affectingly remark: "A boy at large costs less than one in jail."

A world composed of individuals conducting life upon this understanding must necessarily develop and display just the phenomena we deprecate in modern life. Where these phenomena are less apparent we shall find people who refuse to act upon this understanding. The world is in the condition which I know well in my own consciousness—it does not dare use and enjoy the things that God has given it to-day, for fear lest it be

destitute to-morrow. And in its fear it lets life perish for the lack of food. It is bad enough when a man ruins merely his own life and joy from such unworthy thought, for it means that he has no faith in the continuance toward himself of the love and mercy which have hitherto sustained him. But it is infinitely worse when he allows his neighbor to suffer and to die, simply because he thinks that he himself cannot afford to help him. The moment he does this he is himself an active agent of the evil which destroys him—he is helping to make other men believe the lie that ruins his own life. He becomes one of those who make our world a place where men are dying in the midst of plenty, simply because no other man believes that he himself can freely give the money, strength, and time required to save them.

We go to-day, not to the priests of God but to the agents of insurance companies, to learn what we should do. And we do this because the agent is quite certain what we ought to do, and has the way marked out for us to walk in—a way which he says will preserve our self-respect, and save our wives and children from the hardships we anticipate. The priest can tell us a great many things, and some of them are very pitiful, and some are very pretty. But he cannot tell

us we must not believe what the insurance agent says, because he thinks, himself, that it is true. So, in the absence of alternative, every one gives what he himself can save into the hands of men he does not trust, that they may "make," by using it, money enough for him to live on in a future wherein he fears that life will cost him even more than it seems to cost to-day. He gives them all he can keep back, in face of present need—and what they do with it the devil only knows, till the poor fools who let them have it start a commission of inquiry to learn where it has gone.

The alternative for which we long exists to-day, just as it always has existed. It is as possible to live without a sordid care in a cold climate as it was in Palestine. But it is only possible to him who can content himself to live, as a child lives, for one day at a time, doing that day what comes to him to do as well as he is qualified to do it, and trusting that the next day will bring forth new work, as well as wages, for itself. This is a mental attitude. It may be that of a rich man as well as of a poor one. But it cannot be the attitude of any man who thinks that he himself will stand excused, in sight of God, for keeping back from the relief of human suffering around him the things that he himself might give or do to help it, merely that he

himself may live upon the profits of such reservations in the years to come. The Babel of industrial development is towering high to-day on the assumption, utterly unwarranted by either reason or experience, that it is *necessary*, therefore "right," for every man to do this very thing. All our well-meant endeavors to reform it are undertaken in the same idea. And this is why I say I am in intellectual and moral opposition to the understanding on which modern institutions rest.

I have committed or omitted many acts from willfulness or laziness, from vanity or passion. But my repentance for those sins has not the bitterness of my repentance for the things I did or did not do in the belief to which the world is sacrificing now the fairest of its possibilities. I want to save it from self-condemnation—from such a hell as I have made of my own consciousness.

Free, fearless, and abundant living is the result of free and fearless and abundant labor. We shall have both when we convince the individual, as Christ convinced him centuries ago, that it is necessary, and *possible*, and therefore "right," for him freely to give, in human service, all that he seems to have, trusting to God for the provision of his own necessities. And he can be convinced of this

only by men who live in the large-mindedness of gods themselves—who act, under all circumstances, as if it were the Truth. I have not found myself at all able to do this. It requires a full development of Christian virtues which I possess in very scanty measure. If I could do the thing I advocate, I should not need to write about it. But none the less, I know it is the Truth I advocate—the Truth to which the life of Christ is witness, and which, when men believe *and act upon it*, is bound to make them free.

THE OUTCOME

The foregoing paper was written in July, 1914, and sent to the *Atlantic Monthly* in hope of starting a discussion of the advisability of cultivating an individual faith in God which would enable men to hold, in their own lives, the duty to be true and kind above the so-called "duty" to make and to save money "for the future." I wrote it, filled with consternation at the effect which trying to save money for that purpose had produced and was producing, on my own soul and my own life; and with terrified foreboding of what lay before the world, if men could not see reason to give up their dehumanizing Mammon service, and freely serve the needs of life instead. I believed that if discussion of the economic aspects of Christ's doctrine could be initiated, the possibilities of such a course as I desired to see men individually take might be threshed out on paper; that these possibilities would thoroughly commend themselves to innumerable eager souls, who would take action upon that suggestion; and that the proof they would obtain of its essential soundness might bring about a wholly peaceful reformation of men's ways,

to be consummated in a mutual love and understanding. I knew, of course, nothing of European fires smouldering. Before I had had time to hear of the acceptance of my paper, those fires had broken forth in the World War, and I saw my hope had been a futile one.

War articles delayed the publication of my essay for nine months, during which time I could write nothing, as I was waiting for the discussion I had meant to bring about. Such a discussion never was vouchsafed me, and I was in the somewhat ludicrous position of one who issues a challenge to a combat and finds the challenge quite ignored by the opposing party. I had felt sure some of the interests of Mammon would be moved to self-defense, but they were too secure of their hold on men to undertake its justification. Meanwhile, the Spirit I was trying to discredit was harnessing the nations for its service, and I could see no way to institute any constructive writing that would expose or work against it, till I was asked to speak upon a question which allowed me to advance my thought a little further than my published essay had permitted. The paper which I wrote for this occasion I print herewith, as indicating both what I want to say, and what it is impossible, to-day, to print in any pe-

riodical. I am aware of all the harmful possibilities inherent in its liberating thought, but these are due to the short space of time allowed me to elucidate a human situation infinite in the issues it involves; and in an Address to a sober-minded audience they could do no harm. I print it, here, just as it was delivered, but I did not originally propose to publish it without strong warning against egotistical fanaticism and the excesses to which it might lead.

ADDRESS

I HAVE been asked to speak upon the question, "How far should unselfishness in giving money be limited by prudence for the future?" The question is not one which I can really answer, for I believe that giving should be regulated, not by consideration of the future, but by reality and urgency of present need. It seems to me that as a *rule* for giving none has been found better than the old rule of giving tithes of all that one received. But that was done, I understand, in the belief that it brought prosperity to him who gave—kept him in God's favor. It was not in the least "unselfish," but was essential for one's own well-being. I once heard an old-fashioned clergyman declare that though it would appear that giving tithes ought naturally to impoverish the giver, it had, in his own observation, invariably had the opposite effect. Probably this effect resulted from the peace of mind that comes to any man who can feel sure that his action is acceptable to God.

But giving tithes in order to ensure his prosperity is likely to become impossible for any man who thinks it more incumbent on

him either to put by a certain sum of which the interest shall be sufficient to keep him in old age, or to arrange to have a certain sum paid at his death to his survivors. If that is what appears to him the most important thing to do, giving will take a place among the luxuries of life instead of the necessities, and will be regulated not by the amount which he himself receives from God, but by what he has left over after he has paid his life insurance and invested something for old age. Not until that is done will he think that he can "afford" to give.

How far unselfish giving should be limited by prudence for the future, is really a test question. The answer any man may make to it shows whether he himself can trust in God, or puts his trust in riches. I find it inconceivable that any one who really trusts the God revealed in Christ should ever say, when asked for help, "I see you are in need, and I should *like* to help you. But if I do, I shall not have enough in future for the needs of myself and my family, and so I cannot possibly afford you my assistance." For the God revealed in Christ was a God Who gave to men according as they gave to others, and took away from any steward that which he dared not use.

To say, how much is my unselfish giving

to be limited by prudence for the future, seems to me on a par with saying, how far must my speaking the truth be limited by prudence for the future? How many men will answer that by saying, "Do not speak the truth if it is going to cost you your job. You have to think of how you are to live to-morrow." If either truth or mercy is to wait on prudence for the future, we may as well give up the hope of bringing to the earth the reign of God.

The world is full of "cranks," each with an explanation of the evil of the universe, and offering a remedy to cure it—single tax or woman suffrage, prohibition or the practice of some religious formula. I am among these cranks, and I am perfectly aware of it. My explanation of the greater part of the deplorable phenomena of modern life is, that these are produced by the sincere belief that it is necessary, therefore "right," for every man to get and keep sufficient property to furnish him support for his own body in sickness and old age, and support for his own family in case he dies untimely. The remedy which I propose for all these evils lies in persuading men, as individuals, that it is necessary, therefore "right," for every man instead of doing this, to try to use, in human service, all that he seems to have, without the slight-

est thought either for his own future need, or for pecuniary profit to himself. I should urge men to do this, not with the idea that it was "unselfish"—I think "unselfishness" is an exceedingly mistaken method of acquiring merit—but in the firm belief that doing this was for their own best good.

As soon as we attempt to persuade any man that he himself ought to use what he has with generosity and freedom, instead of hanging on to it to live on in the future, we find ourselves opposed to the most universally respected institution of our time, which, brought by Germany to great perfection, is spreading, like the rising tide in a great marsh, through all our life and thought; and is to-day accepted by the Universities and by the Protestant denominations of the Church, as the only possible solution for the problem forced upon them by the phenomena of human disability and death. I mean, of course, the institution of insurance. This institution rests upon the general assumption that every man "ought" to provide sufficient money, while he has strength to earn it, to buy not only what he needs to-day, but also all that he and his are likely to require in the event of his own death or disability. It works upon the natural fear of every man as to what may or may not happen to himself and to his fam-

ily. In accordance with his fear, he pays to it as much as he can spare from daily living. After this one thing absolutely needful has been done he has the right to use the rest of his possessions freely—if he can. By that time he will probably have lost his natural power to do so.

The enemy of confidence in spiritual power and righteousness of life is confidence in money, and the safety it will purchase. One cannot trust, at the same time, in God and Mammon.

The other day, in talking with a chronic sufferer from the daily grind of life, I ventured a suggestion. He was a man who *never* seemed to have the money to do the things he wanted to do. He lived along and paid his bills; but always with the dread lest one turn more of Fortune's wheel should put the paying quite beyond his power. He *never* "got ahead." He had married young and had begotten children in the first flush of hope, before he realized how much it cost to keep and educate them. He had nothing to complain of. Life, on the whole, had treated him with kindness, but he never felt he "ought" to spend a penny more than was absolutely necessary. Travel could never be; theatres and concerts were too costly to be "right"; he wore his clothes till they were shabby, and

then bought new ones, as cheap as was consistent with the appearance of success essential to his business. The need of saving money permeated his entire life. And even so, he did not "get ahead." He and his wife, by all their dreary skimping, by straining every nerve in work and leaving undone everything their hearts desired, could only save enough to pay the premiums on his life insurance policy. He was a very kindly man, and full of kindly impulses, ungratified because to gratify them cost too much.

I said to him, "Why don't you take the money which you have been putting into life insurance and use it now, while you're alive? You would have several thousand dollars at your service, and you would also have for use each year the money you now pay as premium. I do not mean that you should live in any more expensive way than you are living, or that you should indulge in costly pleasures: but only that you should do, for yourself and for the people whom you want to help, the many little things you feel ought to be done if there were only money for the doing. You *really* have the money. Use it, and be happy in the using."

He said to me, "Are you aware that you are asking me to do what everyone I know would think absolutely criminal? My life in-

surance, small as it is—I'd give my soul if I dared make it larger—is *all* my wife and children have to depend on if I die. If I should give it up I could never get another at a premium which I could afford to pay. I don't believe that I could now pass the examination. Whatever else I give up doing I must, at all costs, keep my life insurance. Supposing I should die within a month?"

There was nothing I could answer that he could believe. I knew that he was right in saying that the action I advised would be considered criminal. But I knew, also, that what he needed for salvation was to *feel rich;* and that the only way for him to get that feeling would be to look upon the things he had as things which he was meant to use and to enjoy, instead of as a fund which he must starve his soul to add to, and which would always seem entirely inadequate for what it had to do. His life insurance—on which the yearly premium was four hundred dollars—would, if invested, yield his wife and children only an income of about the same amount. The principal, of course, would act as stop-gap for a temporary need if he should die, but they were destined to hard labor anyway, if that were all they could depend on. Considered as the promise of a future safety, it was appallingly absurd. Considered as a fund

which he and his might spend in spreading happiness around them, it would have given them the feeling of possessing wealth. And yet, if he and his had spent it thus, his world would have condemned him. And he dared not face the condemnation of his world, nor trust the principle of life to justify him.

If that man could have done what I proposed, I am certain that the change in his own attitude towards all about him would have assured his livelihood from that time forth; and would have meant more to his wife and children than any money he could ever leave them. Each day would have convinced him more entirely that he had found the way truly to live. His strength would have increased in quietness and confidence, and in his life the people round him would have seen light. But he had grown so accustomed to speaking and to acting as if he had no money when really he had plenty, that he had now created a fictitious impotence through which even the things he seemed to have were taken from him, as far as any joy or use of them was his. His life declared, both to himself and to everyone else, that he had not sufficient money to do anything but toil all day, and go to bed at night wondering how long he could keep up the toil, and what would happen to them all if he broke down.

The Christian Scientists and kindred thinkers cure this piteous state of mind and the numberless diseases which it generates, by telling us, most positively, that there is no such thing as evil, that sickness, poverty, old age and death are not real and have no power over us, and that there is nothing in all the universe that we need fear. By saying this so positively they achieve wonderful results. People accept the notion that God means them to succeed, and this gives them the confidence to do so. In a society where almost everyone, no matter how apparently secure, is dreading in his heart what fate may have in store for him, their attitude is an immense advantage. It brings to them abundant opportunities, by which they dare to profit, and they "demonstrate" triumphantly physical health and a large bank account. I do not mean to intimate that this is *all* their secret, and I think we owe them an enormous debt for all the evidence their lives afford that fear is at the bottom of our many woes, and that the man who is without it can walk in safety even where the footing seems most perilous.

But I myself find it impossible to make assertions about God which will not hold for every man in every place. If God intends *me* to succeed, I think He means all other men to succeed just as much. What shall I do if

someone else wants the same thing I want myself? I may not say old age and death are without power to hurt me, unless I say they have no power to hurt my neighbors either. And evidently they affect my neighbors very badly. If I believe sickness and poverty are utterly unreal, it seems to me that I have neither right nor reason to let them *seem* real to another person while I myself have health and wealth to spare. I may feed and clothe, from my God-sent abundance, every one who presents the false appearance of a need, and hand out all my money in useful, well-paid jobs to all the unemployed. What is my reason for not doing so? The failure needs an explanation.

The Christian Scientists have usually failed to "demonstrate" the truth of their belief at just this point. They are satisfied, too many of them, with declaring that God intends to give them all they want; and most of them want very much to have a bank account. The account swells and also their belief in Christian Science; and neither the account nor the belief goes any further.

It is just this question of the bank account which makes me doubt the Christianity of their most useful "science." I do not think that a true Christian ever keeps for his future safety or his future comfort anything that

his neighbors evidently need for safety or for comfort now. His sympathy makes other peoples' sufferings as real to him as are his own, and his idea of God prevents his demonstrating that God means him to possess abundant wealth while other people starve for lack of things which he himself might give or do to help them. "Whoso hath this world's goods and seeth his brother have need and shutteth up his bowels of compassion from him, how dwelleth the love of God in him?"

Most of us are not troubled by excessive love of God and find it very easy to spend upon ourselves and our desires the money God has given us to use. After we once begin to let our neighbors suffer while we do so, we naturally fear lest all the evils which we have allowed to come on them should come on us as well. Urged by this fear we try to get more money still; for is it not quite clear that people without money are bound to suffer? No one helps them, therefore we imagine that no one would help us in similar distress.

But there exists a precious remnant who do really love, who even now are saving life rather than saving money, but hampered terribly by the accredited belief that they, too, "ought" to keep enough for their old age and its requirements. Set free from this

belief their God-given desire to serve would save the world. And we, by acknowledging the Truth, can set them free to save it. We can cease trying to protect ourselves against the evils we foresee, and live courageously, fighting, with life and good, the death and evil that we see to-day around us.

I do not think that the *best* way to do this is to sell all one has and give it to the poor. The poor would use it, at the present moment, as wrongly as we do ourselves. Giving of money seems to me to be of no real value, except as it is evidence, to giver and receiver, of the existence of a God who cares for every human need. It blesses him that gives, however, far more than him who takes, and what is needed is that every man should credit his own power to give and use that power ceaselessly.

The wise spending of money is an art one has to learn. It may take all a lifetime to teach us what is wise and what is foolish, and we can learn it only through our own mistakes. Let us have courage, then, to make mistakes in spending, and kindness to help other people who are making theirs. It is this courage that the world most needs to-day. The things we have are useless to us if we are afraid to use them—nay, more, they are a terrible responsibility. If I possess a dollar, there are

innumerable ways in which I can employ it. I may give myself more costly food and clothing, increase the comfort of my home; I may do any of these things for someone else; or I may use it to develop resources which I perceive are latent in men or things. In all these ways of spending I show, both to myself and my fellow men, the worth of what I am and what I may become. But the most mistaken course that I can take is to entrust my dollar to a corporation or a company, in order to receive five cents a year as my reward. If I do that, I have to answer not only for the things I might myself have done with it and *did not do*, but also for the things the corporations and the companies do with it in order to pay me that five per cent. If they employ child-labor, make clothing under vile conditions, adulterate essential food, I am to blame for giving them the wherewithal to do it, and requiring my yearly profit at their hands. It is absurd to ask for legislation to stop these wicked ways of making money. The way to stop them is to stop entrusting money to men whose fitness for its custody consists in their ability to "make it pay" by doing things our own humanity forbids our doing. We hand to them the proceeds of our toil and self-denial and tell them that the future of our wives and children depends upon our getting

five per cent on our investment. What they may do to pay us that amount they always will defend upon the ground that they discharge a "sacred trust." Every iniquity that we deplore finds comfortable support in the general belief that the best way to make "provision for the future" is to spend just as little as we can, and put all we can scrape together into the keeping of the great financial interests.

The great financial interests, headed by the all-powerful insurance systems, are the opponents of the only Truth which has a possibility of setting free those who to-day are toiling in death's shadow—the Truth that God Himself will care for men who serve Him by their care for others. This Truth, revealed two thousand years ago through countless lives that witnessed to its power to save, is not less true to-day. But I believe that men must trust it utterly if it is to be vindicated by their lives. And if they choose to serve God through their service of their fellow men they must not be too proud to let their fellow men care for them in their turn should need arise. The world insists that it is inconsistent with one's self-respect to be supported by one's neighbors; and so enlists our pride in keeping up the struggle to secure an "economic independence"—the struggle that is filling

our insane asylums, hospitals and prisons with human wrecks. But there is nothing that offends our self-respect in being given shelter, food, or clothing if those who give it do so out of love, and if we have deserved men's love we may accept their service without shame. Always there is the possibility that if we use all that we have of visible supplies our own lives and the lives of those dependent on us may under certain circumstances require assistance from our neighbors, but I think this is far less probable if we endeavor to employ our resources to the utmost than if we try to save and to invest our money. The man who uses all he seems to have with kindness and intelligence does not end in the poorhouse unless God sends him there for some especial reason. He is more apt to find himself entrusted with greater things to use. I am not speaking of the spendthrift who rids himself of wealth by carelessness or dissipation, but of the man who does what he himself feels that he ought to do, even if doing it exhausts all resources apparently available. He alone can develop resources not yet in sight—the resources of God. His life will be part of the life eternal, and though it may appear to end in poverty, it yet will be a life he can respect himself, and which will be deserving of support.

Every great thing that ever has been done was done by men who had the faith and courage to use all they possessed to bring about what they desired. A man who leaves undone what he himself believes to be essential, for his own good or for the good of others, that he may save his strength or money to meet an evil he anticipates, has taken the first step in bringing on himself and others the anticipated evil.

Let us attempt to use, ourselves, all that we seem to have, in spite of the insurance agent and the awful things he says. Insurance is not yet compulsory in the United States, although so many institutions, fearing lest we should spend our money for the things of life instead of those of death, are advocating the withholding, at the fountain head, part of the people's earnings from their immediate need. It is still possible to check the understanding which supports this proposition by proving to its advocates what glorious things a different understanding might bring forth. Is it not worth while to hazard, in the service of such understanding, not money only, but our very lives themselves?

Up in the country where I used to live there was one family distinguished by its utter wretchedness. The grandfather and father,

both good mechanics, drank. There was a miserable wife, who long ago had lost all hope and ceased to wrestle with the situation: and five half-starved and ragged children. When all the children took diphtheria and the eldest died I asked them if they needed money for the burial. They answered, with the only gleam of self-respect that I had ever seen them show, "Fortunately we insured him as soon as he was born, and no matter how things stood we've always found the money for the premiums. There'll be thirty dollars over when the undertaker's paid."

Thirty pieces of silver!

The paint was peeling off their house, the porch was falling in, the windows stuffed with rags and paper. But they had always found the money for the premiums. And death was justifying them in their "provision for the future."

Over in Europe, in these latter days, thousands of men and women have found their life through losing all which they, for years, had spent themselves to keep. They have put their houses and their services at the disposal of whoever needs them most. And they are really living, in spite of all the sorrow round them, and the dread of worse to come, with a strength, even a joy, they never knew before. The War has taught anew the possi-

bilities that shine through such devotion. It has also taught the possibilities inherent in a solid organization of material interests. When the great conflict, instigated by the most magnificent Insurance Company the world has ever seen, draws to an end, exhausted, will the world sanctify the joy of giving, and crown those who have given all they had? Or will it pay its homage to the prudent, who will be found with thirty dollars over when the undertaker's paid?

I WROTE this paper during March, 1916, a year after the publication of *A Personal Reflection on the Cost of Living*, intending it as the first step in reconstructive writing, as applied to actual conditions. It was directed first of all towards clearing my own way to do such writing by showing my own husband good reason to give up his life insurance. The things I meant to say could not have won respect from anyone while I myself was beneficiary of his policy, and I knew that the reform I took upon myself to advocate was one which must begin at home. The paper was sufficiently convincing to make him give up life insurance and all interest-bearing bonds, and use the proceeds for immediate needs, both of ourselves and other people. When my position was thus freed from the entangling interests of money, I sent the paper to the Editor of *The Atlantic*, proposing it as the foundation for an essay. He asked me, first, whether I was quite sure that if a man should follow my advice it would work out as I gave reason to expect. To this I answered that I was quite certain that such a course would end in ruin if the man should afterwards grow frightened, and regret what he had done.

A little later—April 21st—my paper was returned to me, refused upon the ground that "Somebody, somewhere, would follow the suggestion, and I should feel that the responsibility was not yours but mine."

A short exchange of letters followed, of which I give one only—my own, of April 29th:—

To the Editor of *The Atlantic Monthly:*

"I want to thank you for your compliment, which I value the more highly because I dread especially the charge of dogmatism. There is, however, no *virtue* in my tolerance, which is merely the inevitable result of having tried my theories out, to some extent, in my own life. What the way of life which I am advocating has to overcome is not a positive antagonistic 'belief' so much as ordinary human weakness, ignorance and fear in its own natural supporters. You, and men like you, don't, it seems to me, really 'believe' in what you're doing to protect your futures. You simply are afraid of what might happen if you didn't do it. And your fear imparts to you a lively apprehension of what might happen to misguided persons if they took hasty action on an overdone appeal to their emotions published in *The Atlantic*.

"In all of that I sympathize entirely. It is

the most dangerous doctrine any one can preach—this thought which I am trying to elucidate—in its possible results upon emotional, impulsive people. That is why I feel such need of qualifying all I say, as soon as I have said it. I am no more desirous than yourself of watching fatal endings of irrational enthusiasm, and tracing them to utterances of my own; and the further work I meant to do upon that paper would have made it safer, not more dangerous, to print.

"At the same time, it is not one bit overdone as a statement of my own position and belief. If I could make real converts to my way of thinking, the insurance companies would lose their business. And they themselves realized that last April, and bombarded me with literature, although that essay, by itself, was as harmless as it was useless, since it was of no constructive value. Until you can tell people how to win a more enduring safety they naturally cling to what they have, and I offered nothing strong enough to substitute.

"But your letters now have set me thinking. Would you print my stuff—supposing, of course, that you thought it interesting—if I could take from my appeal the quality that makes you fear for its effect upon unbalanced people? I am myself sufficiently un-

balanced to appreciate the justice of your criticism, and I certainly don't wish to subject anybody else to the terrors and remorse which some of my experiments in 'faith' have brought upon me. But I do want to make people consider where they're going, and take account of their own motives. And it seems to me that neither in theory nor in practice can the holders of this doctrine be 'convinced of sin.'

"I would rather write for *The Atlantic* than for any other periodical, because its readers have, upon the whole, the background that I have myself, and the same sort of need. If you were sympathetic with my aim, I think that the restraint your attitude would put upon me would be of help and value. Your brother told me that the worth of what I wrote lay in the fact that it 'conveyed emotion.' *You* think, apparently, that it conveys too much? But it is very easy not only to be less emotional, but also to make clearer than I made it in that paper, the uselessness and peril of setting out upon this kind of journey unless one is prepared to meet every adventure that can try the soul.

"If it is the *object* of my endeavor you object to—if you, like the insurance companies, *prefer* to think that my creed is a false and a pernicious one—then, of course, I could write

nothing that you would care to publish. And though I am not cynical in any sense, I do believe that those who reap advantage from the prevailing understanding *prefer* not to disturb it, since it justifies them in the life which they enjoy because they are succeeding in it. I am trying to disturb them in their comfortable self-righteousness—and I believe that I could do so quite effectively. After that is accomplished, I would 'leave the rest to nature' as far as they're concerned. The other thing I hope for is to set free at least a few of the poor souls who have accepted the idea that it is part of moral duty to save money—and this, largely because I an assured, from personal experience, that to guide their lives by that idea not only breaks down their integrity, but actually *makes them poor*.

"There are a thousand ways of saying what I want to say, and I would use in *The Atlantic*, no way which could be open to the reasonable objection that you bring against the paper I submitted to you. I don't think you would find me difficult in any way, if once I had your sympathy. Is it worth while for me to try to win it?"

The Editor of *The Atlantic* replied to this the 5th of May, in a letter I withhold, by his

request, as being over-personal for publication. His last sentence is, however, essential to my purpose of making clear one feature of the natural opposition to any promulgation of the Gospel as declared by Christ:—"Even put in the way you propose I feel very earnestly that if I published them I must share in the responsibility for doctrines which I am unwilling to practice in my own case."

THIS letter was conclusive as to any hope of publishing my views in *The Atlantic*. There was, however, just one other magazine which I believed would give me editorial sympathy, even though its financial policy would probably forbid the publication of my work. The subjoined extracts from the letter of its Editor justified this belief. I can give only extracts, because, when I requested leave to publish the whole letter, in connection with the work I wished to do, permission could be granted only on condition that the names both of the writer and of the well-known magazine he edits should be withheld.

FROM the Editor of * * * .

"I can hardly write you a satisfactory note about your paper because I was more deeply impressed by your original article in *The Atlantic* than I have ever been by any-

thing I ever read in a periodical, and its thought has been with me ever since. My chief interest is in the psychology of modern journalism, and your paper struck me at the time as a complete anomaly in the journalistic world. It was contrary to every editorial law to publish it, and *The Atlantic* is no exception to those laws. Without any reflection whatever upon its editor—any more than upon any modern editor—it is no surprise to me that he did not care to continue the discussion. Whether or not any discussion of them is possible, it is extremely dangerous for a modern magazine to print such suggestions as those in your article, because the whole prosperity of the modern magazine is founded upon their direct opposite. * * *

"I feel that your only hope lies in book publication, and no one would be more pleased than myself to see that achieved as quickly as possible."

THESE reasons for refusal to give my point of view publicity are more useful to my purpose than the printing of my paper could have been. They are more interesting and convincing than anything I have to say myself, because they clearly show the situation which to-day prevents the preaching of Christ's gospel, and the delivery of his lib-

erating message to mankind. We are one and all bowed down beneath the weight of our assumed necessity of making a material provision for the future; yet no one can exonerate his fellows from the "duty" of so doing unless he first exonerate himself, which takes a faith in things invisible that the whole trend of education and of legislation has for years been seeking to discourage, and which the modern Church makes no attempt whatever to preserve or to restore. If such a faith can be achieved, we then discover that the interests of Capital have preëmpted every agency through which opposing Truth might be proclaimed, and threaten to close every avenue of livelihood against the man who wishes to proclaim it. The warfare against Mammon has to be initiated without support from any source except the God on Whose behalf men have been promised freedom, and in Whose service they have found it. Yet there is evidence on every side that to His standard, once raised high enough for them to see it clearly, there will rally men and women from over all the earth, eager to fight and die for Truth in which there is no earthly profit. Nothing will be more likely to enlist them for the battle than recognition of the reasons why that Truth is now suppressed; and the reasons stand out clearly in

these letters from two men who dare not even give an opportunity for its discussion.

I MADE yet one more trial, in October of 1916, when I was agonized by witnessing the pressure put on the people to make them bind themselves to Mammon service at the instigation of no higher call than that of fear and greed. This second paper was refused by *Everybody's Magazine*, although there is no doubt whatever that it would have brought comfort to many who were losing their humanity in the apparent hopelessness of decently negotiating bodily existence under the economic understanding accepted on all sides. Yet the opening quotation from that magazine's own editorial shows that its writer saw, as plainly as I see myself, what powers were dictating the terrorizing propaganda so profitable to the banking interests—and to the press which propagates their cult.

CONCERNING THRIFT

In the "Keep Posted" section of *Everybody's Magazine* for July, 1916, occurs a little paper of especial interest to me, entitled, "Why We are Going to be More Thrifty." In it I read as follows: "Nothing seems to get on very well, no matter how good and fine it may be, till the men who stand to make money out of it get behind it and push it. Now, thrift is a virtue—surely. At any rate, it is desirable that a man should save enough money to prevent his wife from having to go directly from his funeral to a job at the wash-tub. Yet out of every one hundred men there are eighty-two who die without any "tangible assets" whatsoever. "How do we know this? We know it because it has been dug up out of the records of probate courts and other places by the Savings Bank Section of the American Bankers' Association. And why did the Savings Bank Section dig it up? Because it is yearning and laboring to spread the virtue of thrift in order that our widows may have better reason to revere our memories, and in order that deposits may be increased.

"The figures used in this campaign are calculated to break the spirit of even the most

stubborn spendthrift. Here we see one hundred young men starting off in the pride of youth—aged twenty-five. They have been exhumed from the records and reports of banks and courts and insurance companies and poor-farms and charity societies and the credit departments of large corporations. These young men are in every way normal and ordinary self-supporting young men.

"Yet twenty years later fifteen of them have become actually 'dependent' on their children or on neighbors or on organized charity. Forty years later fifty-four of them have become thus dependent. At that age, by the way—the age of sixty-five—there are five of them who have become 'rich.' In the end there are some sixty (out of the original hundred) who leave just enough money—usually insurance—to cover funeral expenses, and there are some thirty-two who do not leave even that.

"We defy the spendthrift to read these facts without starting off on a smart trot for the nearest bank to give it the dime which last month we counseled him to spend on Mary Pickford. Yet this is only one shot. The Savings Bank Section has hundreds of others; and it takes them to the local bankers in your town and gets a campaign fund together; and then, thus locally financed, a

great moral uplift begins; and all the reasons, dismal and joyous, for the virtue of thrift begin to appear in newspapers and in prize essays in the fourth grades of the schools and in mottoes in store-windows and in follow-up letters to the householder who doesn't know now whether to repaint his fence or not.

"Thus virtue waxes; and deposits grow; and the banker's profits increase; and the fate of widows is lightened and brightened; and the wheels of progress continue to turn on axles of gain."

THERE is a gentle irony in the wording of these paragraphs that promises a kind reception to any light that personal experience can shed upon the subject of discussion. And first let us consider whether thrift really is a virtue, for I think that the beginning of our difficulty lies: first, in calling thrift a virtue; and second, in confounding it with *saving money*. And I myself should be inclined to think that the reason eighty-two men out of every hundred die without property is because most people have neglected *thrift* in misdirected effort to *save money*.

"Thrift," according to the Century Dictionary, means: "I., The condition of one who thrives; luck; fortune; success; prosperity. II., Frugality; economical management;

economy; good husbandry." Nowhere does it mean the condition of having a deposit in the savings bank. That may be incidental to prosperity, but if we put it *first* we usually cease to thrive. In showing thrift the man who dares repaint his fence with his last dollar exemplifies it infinitely better than he who, with a large deposit in the bank, allows his house to be in disrepair.

It is somewhat significant, is it not, that the meaning almost everyone to-day associates with the word thrift can find no sanction in the dictionary?

But even in its proper meaning, thrift is a *condition*, not a virtue. The man who keeps a bank account at cost of the well-being of himself and of his household is not thrifty, although he may have many moral qualities. On the other hand, a man who prospers by unrighteous means or by denying the just claims of the less fortunate upon his wealth may thrive, but such thrift will not be a testimony to his goodness. The wicked man has, from time immemorial, flourished like a green bay tree, to the bewilderment of righteous men who failed to flourish. The dictionary possibly may be of use again in helping us to see why this is so.

Thrift is not itself a virtue, but it is distinctly a condition that results from virtue, if

we take that word in its primal meaning of "manly spirit; bravery; valor; daring; courage." I think that we have no true thrift without a manly spirit, valor and daring; but a man of evil disposition is just as likely to possess these as a man who wishes to do right. And the unrighteous man is very likely to retain his courage and, for a time at least, to thrive by reason of it, because he will not hesitate to use all that he has, and often all that others have as well, for the attainment of his ends; while the man who wishes to do right is oftentimes prevented by his conscience from doing things by which he possibly might be materially enriched, and seldom does, instead, anything positive by which development can come to him. Unless he knows of something positively "right" that he can do, *and does it*, he is likely to become merely a man afraid of doing wrong.

A man afraid of doing wrong, and at the same time ignorant of what is "right" to do, usually takes advice as to his conduct. He tries to ascertain what course will be approved by other people and follows that as well as he is able. I think that I am justified in saying that to-day most people thoroughly approve a man who is not rich if he endeavors to obtain employment offering steady pay and promise of advancement. And whether

he be rich or poor, most people thoroughly approve him if he manages to spend less than his income, and to invest, or reinvest, as much of it as he can "save" from purposes of daily life. A man who can succeed in doing this is to-day called a "thrifty" man; and I think a life exhibiting this kind of thriftiness is, at the present time, the sort of life which men desirous of doing "right" in sight of other men are all endeavoring to lead.

Now a truly thrifty human being should flourish like a thrifty plant, grow tall, fill out a place, putting forth spreading branches. It is easy for a selfish man to do this, under our present understanding. He takes all that he can, without a question, just as a weed does, and crowds out better planting—like a weed. A man of good intention, on the contrary, restrained by his humanity and conscience from doing cruel and unjust things, can grow only if he have courage to develop his opportunities for *selfless* action. And this courage is destroyed in him if he is told by everyone whom he respects that he must never use the *whole* of what he has—the time, the strength, the money that he happens to command—in any selfless action, but must always keep back part of it for his own future use. Yet if he actively revolts against such a restriction of his compassionate and helpful spirit he is

confronted by his counsellors with the hideous spectre of a future when strength and money will be his no more. The question which they say he should consider is not alone "what should I do to-day," but "how am I to live to-morrow?" If he happen to be married it is even worse. The question then is, *how his wife and children are to live to-morrow?* And this last consideration will generally suffice to check even the most merciful of men in showing mercy. He will agree that it is "right" to save his time, his strength, his money, that they may be employed in making a "provision for the future." Although his neighbor may be dying for the lack of something he might do or give, he will no longer feel it is his duty to relieve his neighbor. *First,* he must make quite sure that he and his own family will not in future time, be destitute themselves; after that has been done he thinks he will be free to use his surplus energy and wealth in helping other people.

He is mistaken.

Fettered by care for his own future need he never can be free, for freedom is conditioned by one's mental attitude. He may make money, if he have good luck, but the chances are much greater that, instead of growing rich, he will find the things he was afraid to use in serving others will gradually

be lost to him through his own fear of losing them; and that, in the end, he and his children will be found among the millions of "deserving poor" whom he thought once that he "could not afford" to help—the poor who have deserved their poverty by their anticipation of it.

The virtue of a man—his manly spirit and his valor—will be made evident to others by his conduct. The strong and selfish man will act as if he meant to have enough for his own needs—and for a time will get it. The strong and selfless man will act as if he meant to have enough for everyone—and for eternity will get it. For him the water flows in desert places. For him the wilderness shall blossom as the rose. Only the timid, conscientious man, who wants to be as good himself, and do as much for others as he thinks is "safe" gets nothing. He is the servant of his own conception of necessity, and in the end it will deprive him even of what he once seemed to possess.

Unless someone can *change the mind* of such a man as to the things he ought to do, and unless he has himself a strength of will sufficient to reform his habits in accordance with his change of mind, he cannot thrive. He has created a fictitious impotence, in which he dares not use the things he actually has, even for purposes his conscience thoroughly ap-

proves, because he thinks he "ought" to save them for the future. What he needs is to think that it is "right" to do the duty that lies nearest to him, without considering how much is to be paid for it so long as it is something that evidently should be done; and to think it "right" in doing of this duty, to use as much time, strength and money as the duty seems to call for. Needless to say, no one can use things that he has not got, but it is essential that everyone should feel at liberty to use all that he has in sight for any purpose he believes to be a righteous one. And I think the whole experience of mankind will bear me out in the assertion that no man ever used the whole of what he seemed to have for any righteous purpose without developing, both in himself and those around him, new powers of whose existence he had not dreamed before—the treasures of the unseen kingdom, the resources of God.

It is sure knowledge of these latent possibilities which constitutes the freedom of great souls. Such knowledge cannot be the heritage of one who thinks it his first duty to secure money for his own anticipated needs. So long as that is any man's belief his eyes will wander off in search of ways of "making" money, so that he probably will fail to see the duty that lies nearest to his

hand. Even if through its urgency he do perceive it, he will not dare to use the things he has in doing of that duty, owing to his conviction that he ought to save those things to make more money with. And in so far as any man shall leave undone the things he ought to do and do the things that he ought not to do his health forsakes him and he and his will cease to thrive.

Heaven knows it is not easy to speak and act, when we apparently have nothing, as if possessing all. But in every age the ideal man has spoken and has acted in that way, and always he has seemed to other men to be as God because he did so. He is the ideal man even to-day, and would command the hearts of men, should he appear again, although he might command no bank account.

Since this is so, and we all know that it is so, how dare we let our children think a bank account is the one needful thing to have? How dare we crush the hearts of them by telling them their first concern is to secure "jobs" which will pay enough to let them save enough to live, when they are old and sick, upon the profits of their vested interests? A fine idea of life, well worthy to sustain the human soul! No wonder eighty-two men out of every hundred die without property where it prevails. All that we know

of beauty and nobility exists in spite of it. Nobody ever truly lived who did not, for a time at least, deny it by the strength of his own passionate vitality, even if in the end it frightened him to death.

For that is what it does. It literally frightens men to death. Caught in its grip they lose their souls completely in desperate effort *not to spend* their money, and shut their eyes to opportunities which later they would give their very lives to have again. How do I know? I know because this is what it has done in my own life. I have seen the Truth too clear in revelation ever to doubt its power, but when the Fear is on me I cannot speak or act as if the Truth were really true. This state of mind does not result from any actual need. It is, instead, forerunner and creator of all need, and it has been worst and most destructive in me when I had most material wealth at my command. The procedure it induces is amusingly invariable. I begin to wonder in the early morning what we shall eat and drink and wherewithal we shall be clothed when we have grown too weak and old to work, and what will happen to the children if we die. Unless I see some way by which I personally can earn money, I cast about for ways to "save" it. I first decide *not* to repaint the fence or have the brasses

polished quite so often. Then I dismiss one of the maids (the others usually think that they had better leave as well, for servants do not like anticipating their hard times) and try to do more of my housework. I eat much less, partly from lack of any heart to eat, partly because the eggs and butter cost so much (one saves five cents by every egg one does not eat). Finally, I wear all the clothes I had decided to discard (and of course have them on at the wrong times) so as to keep my better ones against the day when I shall not be able to buy anything. I have done all these things—and worse. And always the result in my own case has been that we spent more than we were previously spending, largely in doctors' bills. What opportunities may have been lost by such procedure it is impossible to estimate, but nothing is more certain than that work demanding courage and efficiency is not vouchsafed to anyone thus evidently started on the declining road. The wisdom of this world, as well as of a more enduring one, counsels a man to keep a brave appearance if he wishes to succeed in what he undertakes. And whether we desire to live or not, we all must undertake to live. What have the savings banks to say about the need of living bravely if we are to live at all?

I do not find that they have taken it into consideration. Certainly the statistics they are publishing are not calculated to encourage the sort of virtue that will lead to a *real* thrift. Depositors in savings banks are seldom men already rich who can afford to place large sums in a large way, but people who can make deposits only by going painfully without things that in many cases are essential to their household health—such as enough of food of a good quality, sufficient clothing, also good of its own kind, a home with light and air and clean surroundings. And they are usually good, industrious, kindly natured people. If they believed they could afford to do so they most of them would be the owners of prosperous houses filled with growing children. What is still more important, they would if they believed they could afford it, carry their neighbors' burdens across the dangerous places where a man who walks unhelped is apt to faint from weariness and fear. But they have one and all accepted from their childhood the inspiring belief that all their working lives they must be putting by money enough to meet the costs of their old age and death—and what they have will never seem enough to let them feel themselves as anything but poor—too poor to do the things their higher nature prompts either for themselves or other people.

The savings banks "stand to make money" so long as men, dreading anticipated destitution, will pour into their coffers all they are able to reserve from the most pressing needs of life. They are trying to increase the general terror of a future for which material support has not yet been secured in order that deposits may unfailingly be made, no matter what else fails. And in so doing *they are doing what they think is right*, and are, like all the rest of us, the victims of a hideous delusion and an unreasoning and unreasoned Fear—blind leaders of the blind. This Fear possesses all the world to-day, and everywhere is misdirecting the world's life. It misdirects a nation's life through misdirection of the individuals who govern it—and the whole people pay the penalty. It puts a never-failing stream of money at the disposal of a shifting group of men whose claim to use of it consists in nothing higher than their ability to "make it pay." And to make the people's savings "pay," these men have, often with most excellent intention, exploited all the natural resource of earth and of its weaker nations, using up human life in doing so, with utter callousness. It is the people's savings which to-day support the war in which their sons are slaughtered by the million. Hastened by fear and greed the savings pour into the

banks, and the banks buy the government securities, offered at hitherto unheard of rates of interest, and absolutely safe because the governments all stand behind them! What a superb investment the savings banks are making to support the widows and the orphans in a future when the husbands and the fathers will have all been killed or wounded in the service of their fatherlands!

But this is a digression. My purpose here is not to speak of thrift of nations, but of the thrift of individuals that makes and saves the nation's life. What of the second meaning of our word—"frugality, economy, good husbandry?" How are we to enforce these secondary virtues unless we represent to people the horrors that will come upon them if they spend all they have in hand without a thought of future need? Shall grasshoppers sing gaily through the summer and then be kindly taken care of by the ants? It seems a little hard upon the ants, although it is a splendid opportunity to "acquire merit."

Well, I think we all shall realize, upon reflection, that economical management and careful husbandry do not result from fear of spending all we have in hand. They are even incompatible with such a fear, unless we have in hand far more than we can personally spend. They come as the result of a wise fore-

sight, a trained judgment, a reverence for the things that God has given for man's use, and a fine care that nothing shall be wasted which gathers every fragment that remains but *never* gathers money while that money is required for the service or salvation of any living thing. The thought that can legitimately check careless expenditure and a pernicious self-indulgence, enforcing a frugality lovely instead of mean, is not that we ourselves will need in future the things to which our bodies have become accustomed. It is the thought by which Christ summoned men to service of humanity and utterly cast out their selfish fear, that the less fortunate on every side to-day are dying for the lack of things which we ourselves might do or give through care and self-denial. The first consideration warps or hinders every beautiful development of character; the second has been proved to foster and sustain the life of man under conditions where life could be found only in losing it for love of other people. Just what this thought would lead the individual to do to-day, everyone must determine for himself. But I feel fairly certain that it would not lead a man to make deposits in the savings bank while he knew positive and helpful ways of using what he did not actually need himself—or even what he

might have used for his own service had others not required it more urgently.

Surely the secret of the way to thrive lies not in trying to spend less, but in learning to spend wisely. The quality of men is shown by the use they make of what they have to use, and this determines, also, their fitness to be trusted with greater riches. Life honors the brave man and faithful, not him who is possessed by the idea that he must sell his service to the highest bidder, live on as little as he can, and save the residue for the support and comfort of his declining years.

How can we personally grow brave and faithful, ready at need to use all we possess in service of the Everlasting Truth? And what is Truth? These seem to me the most important questions for each man to answer for himself. And my own answer is, that men grow brave and faithful only by taking every opportunity of being so, even though most of their attempts should end in failure—courage and faith are the results of deeply living. As for the Truth and what It asks of man—will it not be forever true that every man is tempted constantly to serve and save his own life rather than the life around him, and that if he yields to the temptation he will lose the very thing he tries to save?

THIS was my last attempt to reach the public through the magazines, and my efforts to bring forth a book were also, of necessity, broken and fruitless. For the higher reason for increasing Mammon service was advanced, to enlist those persons over fine in nature to have changed the attitude all noble men inherit towards such service for any but a noble cause. In April, 1917, the United States entered the War—to my intense rejoicing, since I had been bowed down with shame over the profits which my country had been gleaning from the abundant harvesting of the world's sin. But though joy filled my heart that we at last were fighting upon the side of Truth and Mercy as opposed to the ideals raised by an organized belief in the necessity, and therefore "righteousness," of making weakness serve the will of strength, instead of making strength carry the burdens of the weaker peoples, one of the practical effects upon my countrymen filled me with terror I could not disguise nor overcome. The War needs played directly into the hands of those whose will to drain the people of their life and power I had determined to combat. It is as well to say, at once,

in order to prevent misunderstanding, that I do not refer to men at all, but to the Powers of Darkness, leagued in desire to thwart and to destroy the life of God on earth, exactly as they thwart and ruin it in individuals, and by the same procedure—the perversion of man's highest faculties, and in especial of his God-given desire to "do right," to a destructive end. Men, in themselves, are neither good nor evil except as they become the tools of Good or Evil Powers, making for Righteousness and Life, or for Iniquity and Death. And my terror rose in seeing men and women of the highest type converted by the call of "patriotic duty" into assistants of the Devil who is inspiring mankind to bring forth money in the place of life.

On every side I saw the very people on whom I had been counting to work for restoration of the forsaken Christian faith in God throwing their energies into endeavors to persuade the masses who were still exempt from the inertia and misdoing which follow interest in Capital to make themselves bondholders in the world slavery to economic falsehood. And worst of all, the children, whose instinctive generosity and true perception were to have welcomed the romance and joy of the great vision, were being turned,

before their time, into misers and usurers, sticklers for pay for every service they would ordinarily have done for love, and prompt investors of their earnings. All this was urged upon them for a twofold cause—to "serve their country" and to *lay up money for themselves*. And I foresaw the patriotic reason for assuming bonds would end with the cessation of hostilities, and that the other would endure, and enslave them more each day. I dreaded lest the children, the world's hope, should be corrupted through their splendor of devotion, bound to the Devil's service by false ideas of liberty, and stamped as Devil's advocates by false ideas of thrift.

What chance had I to warn them of the danger, or to show where freedom lay? Before the War I had been fighting merely the private interests desirous of obtaining the people's savings for the furtherance of their private enterprise. If any editor or magazine would have disdained conciliation of those interests sufficiently to let me set forth my position, I could have preached the liberating Truth—which only needs a proclamation in order to be recognized by the great heart of the whole people, sickened of money serving, and longing for the life Christ promised in abundance. But now the State had gone into

the business of drawing money from the people's life; and if I had attempted to discourage insurance or investment I should have been condemned as hostile to the national intention, and have brought discredit on the Truth I held, as well as on myself for holding it. I could not see my way to give my message. My blindness and my misery were very terrible, and I did not know how long they must endure.

In my own life as well, I was confronted with a problem which for some time I saw no way to solve. We had, from deep conviction, freed our own living power from bonds and from insurance claims. Now bonds were forced upon us in the name of patriotism, and it seemed to me that it would be a matter of a short time only before insurance, also, might be made compulsory by law. Where, then, would be the possibility of telling anyone the truth about these forms of Mammon service without incurring Governmental censure, and being silenced by some form of criminal procedure evolved out of the needs implied in general economic bondage? I did not see what I could do, but I kept writing ceaselessly, praying I might be shown the way out.

And then the way was shown—a new rebuke to my despondency! I saw the Powers of Evil had been overconfident, that they

had tried to grasp too much, and overreached themselves in the endeavor. They had attempted to enslave the people through the people's own essential goodness and devotion. They had called on them to toil for money, and to turn their money into bonds for the establishment of Truth and of Humanity on earth; and the response had come in overwhelming measure. That great end had made bondholders of men before incapable of saving money from the needs of their own life. And I saw that through these bonds the people would become the arbiters of their own fate, choosers of whether they would serve the Powers of Life and Good, or those of Death and Evil. If one and all were owners of an interest in the world's debt for sin, one and all would be privileged to be partakers in the world's forgiveness—not as receivers only, but as givers of the great pardon in which the ages of wrongdoing will be done away. The Devil's scheme to make each man, each woman and each child serve money interests to the destruction of their souls would furnish opportunity for each one to declare himself as an extender of God's pardon for the sins of the whole world. I saw that what had seemed to me to be the Devil's scheme was in reality the scheme of God.

When I saw that I put whatever money I

could spare from living into the purchase of the bonds and stamps, horror-struck at perception of what my own position would become if I should find myself the advocate of the destruction of man's economic bondage with nothing to be personally lost by advocating it. My own problem was solved, my liberty to speak without incurring charges of disloyalty assured, and to-day our one investment for the future is in War bonds and savings stamps, which we await the opportunity to burn. The English have already instituted such a holocaust. Huge numbers of the War securities have been destroyed by men and women who refused to draw a money profit in the future from the errors of a past for which all men must share the guilt. The fires will spread, and the United States, the greatest creditor among the nations, will have the opportunity, above all others, to set the world at liberty freely to serve the Mercy and the Truth of God.

That is the glorious possibility before us. Between us and its realization there stands nothing but our individual fear and unbelief, on which has been built up an economic System that is crushing heart and soul out of our life. The moment men allow themselves to credit the possibilities which lie in

the redemption of past sins through will to pardon them in future the beauty of forgiveness will spread from man to man until it will entail far greater shame to reap a profit from the world's great agony of expiation than ever it entailed to withhold body service from the War. Yet though I say that only our own fear and unbelief keep us from such a consummation of God's good will to men, these are two factors which contain the possibilities of infinite refusal and destruction. God may hold out His life to men, but if they fear to take it He will offer it in vain. And on every side the counsels given by fear and unbelief find advocates among "the wise and prudent," and a press which dares not print the Truth of God is subsidized by every interest of Mammon.

I know the power of human fear and unbelief. I know all the base arguments which they can bring to bear against such individual action as I believe to be essential if the world is to be saved from a blind self-destruction. And that is why I dare to think that I, at last, may be of use through my painfully acquired understanding of my own woman's nature, both in its weakness and its strength. For I believe that all the terrible iniquities due to the sacred place that Capital usurps to-day *justify* their demand for man's re-

spectful service only by the apparent hopelessness of otherwise adjusting the place of woman in an economic world. The strength of every argument for serving Mammon lies in the seeming need of doing so in order that the interest of Mammon may support the wives and children of its servants in case their husbands and their fathers fail to do so. It is in the name of all the fatherless and widows of the world that the ties of property have been so tightened about the hearts of men, and only by the women who will dare assume, both for themselves and for their children, the risk of being left without material provision can those complicated ties be loosed. A man cannot, with honor, take upon himself responsibility for lives to come and hazard for them a material destitution wise investments would presumably prevent, by virtue of his own faith solely: but any woman, if her faith and vision will support her in so doing, can accept her child as given her by God rather than man, and trust provision for its future to God's love. I think innumerable women will elect to do so, if they can once believe that such a course is "right" towards the children, and in their courage, faith and understanding a new society may be matured.

At the foundation of all healthy human

life is the willingness, or better still, the joy, which women feel in bearing children; and this has steadily decreased under the domination of the Economic View of life. At the foundation of the consecrated selfishness which has heaped fortune up for profit rather than use it generously is the hope that animates the hearts of parents for their sons and daughters; and this hope is likely to be more engrossing in the woman than the man. It is the most promising regenerative force that human nature holds, if it is turned to apprehension of spiritual sustenance from day to day, instead of anxiously directed towards the swelling of a bank account. But towards the swelling of the bank account the Powers of Evil have increasingly endeavored to direct it, because to them, as well as to the seekers after God, its possibilities are evident. To this end they, to-day, are using the potent journalistic press, which, fearing the enlightenment of Christ, welcomes all contributions to the literature exalting usury.

The fight in which the future of the world is now involved is only very partially described as being for a democratic as against an autocratic form of government. It is a fight between the people who desire to serve God, and the Dark Powers who are determined that the people—*all* the people—shall serve

Mammon. Its final issue lies with women, above all, and is to be decided by the attitude the best of them can take towards their own possibilities of bearing and of rearing children, to serve the coming need of God. In the fresh power of childhood only can the world see regeneration, and the heart of childhood is crushed out by Mammon worship, its soul revolted, and its mind confused. In Germany, while Economic Understanding was harnessing the nation to drag its false conception of necessity over the prostrate body of Humanity, defying every Truth that would condemn its hellish purpose, the finest and most sensitive of all the nation's children killed themselves in despair. That is what noble-minded children will do throughout the world, unless their parents can find faith to open wide the doors to Life's Adventure, and let it offer all the romance and the beauty, as well as all the suffering and danger, that it holds.

I have myself experienced the horror with which the dreaming child awakens to the apparent need of serving money, to the destruction of his radiant dream of Life's nobility, and finds no reassuring voice to tell him Life itself holds Truth, behind its sordid seeming, more wonderful than any that his ignorant imagination could depict. Because

I know all of the bitterness of seeing the dream fade under acceptance of the present Economic Understanding, I, who have lived to learn on what that Understanding rests, want most of all to tell the children, and to tell their mothers, who must first find the courage to believe and trust, that it is based on nothing more substantial than ignorance and fear of Life's intention,—an ignorance and fear which only needs their recognition as ignoble in order to be laughed at and despised. Money is quite unnecessary to anyone who has the faith and courage to do what Christ declared to be God's will on earth. It is unnecessary to a nation made of men and women who have such faith and courage. It is unnecessary, most of all, to a world whose soul has been for generations kept alive through knowledge of the God of Christ, by whom all working for financial profit was condemned, and the miser and the usurer were set at naught.

Christ came into a world which was possessed, even as it is to-day, by the idea that a man's life consisted in abundance of possessions, and which strove to add to life by heaping up of wealth; and he confounded this idea by living, and dispensing life itself to other people, while evidently having nothing. He was, in absolute perfection,

what the Economic Understanding dreads and proscribes—a man "without visible means of support"; and in that state he served mankind, but *never* served for gain. Not only did he utterly refuse, himself, to labor "for the meat that perisheth," but he told other men to follow his example, calling them from such estimable occupations as fishing and the public duty of collecting taxes, to lead a life of vagrant preaching of God's good will to men. How were his body's needs supplied? There is no record of his asking any aid from men, although he took what he required, upon occasion, in a quite royal way. Nothing short of the God he offered others could have supported Jesus in the way of life he chose and advocated; and while he lived to follow it that God's existence could not be successfully denied. The Church and State killed him because they thought sincerely, as they would think if he returned to earth to-day, that it was thoroughly demoralizing to "the people" to see him doing, *safely*, what every Capitalist knows to be *un*safe. It seemed to them "expedient that one man should die for the people, and that the whole nation perish not" through the mistaken notion that every man could safely follow his example.

The example never will be "safe" to follow. It will be, like all things noble, quite incom-

patible with safety, until the God of Christ shall be acknowledged as supreme on earth. Worldly authorities approve of Christianity so long as it bids men be kind and loving, industrious and faithful to their work, and obedient to the purposes of those who want to use their lives or money; but the feature of Christ's teaching which denies the humanly assumed necessity of laboring for satisfaction of the body's needs has always been obnoxious to authority, and fatal to intentions of injustice and oppression—dangerous, therefore, to profess or practice. It makes men "independent" in their ways, as soon as they can think their ways are such as God would sanction. Any revival of it meets with opposition from exactly the same sources that crucified the Christ to prove to men the error of his teaching. But nothing short of its revival can, in my judgment, save the world from the destruction that the general dependence upon money has invited; and the task of reviving it promises, to my mind, the most superb adventure of the soul that any one could ask, although it is a task from which I personally shrink, knowing it to be one where the deficiencies of my own nature, and in particular my lack of heart, will almost certainly doom me to failure in my attempt to realize the Truth. The Truth of God can be made mani-

fest only in love of men for one another. And I have very little love for man, so that I cannot show forth in my life the Truth I recognize. But at the point where my heart fails me there waits to-day an army ready disciplined to carry on the words of the New Life—still awe-struck from the vision which has haunted and inspired the Allied Peoples who have clung to their inherited tradition of the Honor it upholds and the Compassion it enforces. It is the vision of a Power greater than that of Cæsar, and a Kingdom more enduring than the kingdom of the earth—a Power which perfects itself in weakness, and a Kingdom which is at the disposition of the poorest man alive, whose riches are replenished as fast as insight will enable him properly to direct their flow. Longing to apprehend this Unseen Power, and to direct this Limitless Supply will hold the heart of youth alert to follow Christ in personal integrity, and to make evident his love through personal humanity. The immortality of every form of truth or kindness men have worked and fought to keep alive depends on the effective demonstration of the actual existence of a God Whom they, to-day, are neither recognizing, trusting, nor obeying with the fullness He exacts before He can be known. He alone can exalt His honor upon earth, through the

fidelity of those who hold it dearer than their lives.

The War has asked the same whole-hearted service from mankind that God requires; and it has asked it largely in the name of God. It has called forth men and women by the thousand who have forsaken all Life otherwise might mean for them to battle blindly and instinctively for Righteousness lighted by storm-born gleamings only of the great Truth for which Christ lived and died. When they perceive its all-sufficiency to meet every demand humanity can make upon the individual, surely they will not be afraid to follow it wherever it may lead! The War has been a good friend to the Allied Peoples. It has taught them that to hoard necessities of life unduly, either for the securing of their safety above that of their fellows, or to make money profits out of their distress, is very base "in time of war." Will they remember that it is just as base in time of peace? For before the War such hoarding was esteemed a proof of business perspicacity and household prudence, and the wealth accumulated by such conduct brought honor to its owners where it should have brought them shame. It has not been so difficult as one might have imagined to make people brought up to think their "duty to their families" authorized

them in giving least for most believe that duty to their country required them to give most for least, because behind them they have felt the souls of nations which they could call on to make good each word of honor that they uttered, and the hearts of millions throbbing with desire to redeem and to restore the broken lives that bore the brunt of the great Battle for the Right. These men and women have been freed from an unnerving care for those they loved by knowledge that they were upholding an ideal without which life was valueless, and which, if once established, would support the lives they left behind. They have been freed from the temptation to wait for money to accumulate before they dared to spend, by the immensity of need they saw around them, and the necessity for filling it at once. Over and over they have done that for which they had no fund yet assured, and been sustained by an outpouring resource of which they had not dreamed; and they have now, presumably, acquired the habit of such action. What they must do is to continue it, trusting from day to day, for the sustaining of their will to serve, no longer to the heart and soul of any nation, but to the heart and soul of God Himself, existent in humanity at large, and only waiting to be set at liberty.

In what does this desired liberty consist? I think it is in mental freedom truly to be oneself, and to use what one needs, and can command, in doing what one's highest nature prompts. In a society which had been always ordered by the Truth, such freedom would allow men happily to do the work of their own choosing, and to prosper in the doing of it well. In a society such as we see to-day, tortured out of all semblance to God's pattern by every form of sin, injustice and oppression, I do not think men can be free to do what they themselves prefer, and hope thereby to gain a living, unless the work by which they hope to live is also such as other men desire them to do. But they can hold themselves, at any time, in any place, and under all conditions, free to do what they think *God* wishes to have done; and according to the Old as well as the New Testament, the will of God is that a man should loose the bands of wickedness, undo the heavy burdens, let the oppressed go free, break every yoke, deal his bread to the hungry, cover the naked when he sees them, and take the poor who are cast out to his own house—just what the War has also called on men to do! This will of God is hindered in man's execution of it not by that which is without man, but by that which is within him—by his

own lack of will to do these things, encouraged, justified, and elevated into "duty" by the position which his wife and children have assumed, both in his mind and theirs. The foes of a man's soul are verily those of his own household, and will be so as long as he and they consider that his soul is to be sacrificed—or sold—to get, and to provide for getting, the things their bodies need. But in the changing of their minds upon this point, those of his household can become his soul's best friends, and strengthen him for battle through their trust that he will wage an honorable fight.

It would scarcely seem a possibility for men and women to regard misfortune threatening those they love as lightly as they can regard it for themselves, were it not that this miracle has happened always among people noble in heart or mind, and has just been happening around us on an enormous scale, when parents gladly sent their children, and wives let go their husbands, to face the possibilities of death, disease and torture in most frightful forms, rather than fail to play the part of men. Now, in the fight to end the reign of Mammon upon earth, shall they not dare as much—death, if need be, for those who lead the forces, and destitution for their

families? It simply needs that the ideal for human conduct should be acclaimed as it was patterned by Isaiah and fulfilled by Christ, to set men striving hard to realize just that ideal in their own lives and persons, and to make their parents, wives and children rejoice in every proof they give that they are nearing its achievement.

The part money must play in this campaign is great by being unimportant. That which men need is neither gold nor silver, but conviction of the Truth that gold and silver are *not* needed. The rich man is at a great disadvantage in showing forth that special Truth, because, even if he himself values his wealth as lightly as did Christ, whatever good he does with it will still be set down by materially minded people as proof of the desirability of having wealth. It is the men who evidently having nothing yet *act as if* possessing all things who bring conviction to their fellows of the power of the Spirit. Yet the rich man can be of surpassing value in levelling the way back to industrial peace, if he will use his shares in Capital to make rough places straight, and to supply necessities of life at least possible cost. If he can hold and use his wealth with a clear head and fearless hand and heart, he will be able, by its means, to bridge the

chasm yawning between Capital and Labor, each maddened by its inability to see how, if the other has its way, interest can be paid upon the first, or food and clothes secured for the second.

It seems to me self-evident that it is much more needful to have Labor, which produces Capital, well fed and clothed than to have Capital pay interest. It would be evident, I think, to anyone who had not come to look upon the paying of an interest on Capital as sacred to the uses of the widows and the orphans of the men who have succeeded best in making and in saving money. Just why these should be more important than the widows and the orphans of men who did not, or who could not, make or save it, I, personally, do not see; but it is their consideration of the widows and the orphans, and also of the sick and aged, that befogs men's sense of justice, and makes them think it "right" to sacrifice well-being of the mass of people in order to make good the selfish hopes and fears of those who have acquired money enough to set their families above the common lot.

Only a few can possibly succeed in assuring to themselves sufficient wealth to do this; but the hope and effort to succeed creates the great industrial struggle, with its cut-throat competition—a competition not in doing

well the thing one undertakes, but in doing it at greatest money profit to oneself. Those who succeed even a little in acquiring what they look upon as "safety" through their money, as well as those who hope eventually to do so, support the Economic Understanding which secures to them their gains; and in their will to serve it is its strength.

It is by this Economic Understanding that Faith has been destroyed—the Faith, quite natural to youth, and fostered by old Christian teaching, that if man does his duty well to-day he will not starve to-morrow. Sustained by this Faith only Christians have lived and worked, begotten children and befriended helplessness; and those who have been able to retain and act upon it have acted honestly and kindly without suffering themselves as a result except where they were persecuted for the Truth they held. Those who exchange it for a faith in Mammon are tempted to work primarily for money, not for love; live cheaply so they need not spend much; refrain from parenthood until the bank account will make it "safe"; and look on other people as to be exploited rather than enjoyed or helped. It is impossible that this change should not be demoralizing both to the individual and the society in which his lot is cast, but it comes naturally to men as they grow old, and

wrecks their civilizations as it comes to shape their policies unless it can be counteracted by a higher understanding. At the time when Christ was born mankind, superbly "organized" by Rome for Mammon service, seems to have been as hopelessly dependent upon usury as we are now, and rotten at the core as a result. Christ saved it by revealing to the common people, in whom the world's heart always finds its home, a God able, as well as willing, to support them in preserving their integrity, and in freely showing kindness to each other. All that we value in the Christian civilized inheritance is due to the belief of individuals in such a God, expressed in words and deeds of kindness and nobility. All the conditions we deplore to-day are due to individual infidelity to such a God, by which apostasy the powers of Mammon have gradually reassumed their ancient honorable place. The only way to put an end to these intolerable conditions—which otherwise will put an end to every man too good to profit by them—is by revindicating an individual trust in God.

This we must do each by himself. There is no use in waiting for "coöperation" in trusting God. Those who believe in doing so must be prepared to face the risks involved alone, or else their testimony goes for little worth.

Coöperative effort shows the undeniable advantage of coöperating—but so does German "team play" in her fight against the world. Belief in the advantage of coöperation hinders, rather than helps, the man who wants to do what those around him will not sanction. It is the strength to stand alone that we most lack to-day, and of which reliance on coöperative spirit is increasingly depriving us. To make our doing "right" dependent upon other people's joining us is just another form of the same weakness that makes men wait for funds before taking a stand for Truth or Mercy. Do right unfearingly, and other men will follow; the means for doing so will follow too, and in the proof that Life—or God—supports such a procedure, the reign of Capital will lose its reason for existence.

Capitalism, as I understand and use the term for my own purpose, does not consist in *having* riches, but in trusting to them for accomplishment or safety. It is a *state of mind*—a hellish state of mind—in which a human being who evidently has the goods of life will let another suffer, even unto death, rather than use them freely to effect his comfort; while one who seems to have no goods will justify wrongdoing, even robbery and murder, if these appear to him essential to obtaining those things without which life ap-

pears to him too hard. The second sinner is the product of the cowardly and inhuman conduct of the first, and in my judgment is far less to blame, but both are Capitalists, acting under the same terrible delusion—that having life depends on having goods, instead of goods on having life—and justifying by its seeming need their own abominations.

This state of mind is never helped, but only made more horrible, by an increase in one's possessions; but it has often been relieved by losing them, which shatters the idea that they are indispensable. The conduct it induces would be a cause of wholesome shame, and of execration by one's fellows were it indulged in for oneself, but it takes the form of "duty" when it seems to be the only way of serving or protecting those for whose welfare a responsibility has been assumed. It is the false idea, springing from ignorance of God, that "duty" ever can require of human beings unworthy or inhuman conduct which is perverting conscience to the destruction of men's souls. And it is that idea that I am struggling to discredit, before the time shall be too late.

I have felt and watched the working of this hideous delusion in my own life. I dare not contemplate, even in my discernment of God's ability to pardon, the terrible results

of conduct which it sanctioned at the time, and for which I later felt I could atone by fathoming the secret of its "wrongness." I thought that if I could discover *why* what I did with irreproachable intentions produced such bad effects, others like-minded with myself might, through my understanding, be saved from repetition of my conscientiously well-meaning sins. Only this hope of making my repentance thus enlightening has carried me through the exhaustive self-analysis implied in such an undertaking, and now this piece of patchwork I am issuing as a book is held together by one thing alone—intensity of need to do what in me lies towards the exposure and destruction of the Falsehood which seems to me to threaten the world's chance to live and love in an immortal joy, precisely as it threatened my own tiny one, and at the instigation of the selfsame Evil Spirit. Through my endeavor to detect the many ways in which this Spirit tempts and "fools" mankind I have been vouchsafed also what appears to me an infinitely greater vision of the one Truth which has the power, as it makes the promise, of giving man the strength to overcome this Spirit, and setting him at liberty to be as God would have him be, and live as God Himself would live on earth—free from the fatally assumed neces-

sity of laboring for money, free for the joyful work of laboring for love alone. It is not my discovery, this Truth. The chosen of the earth have acted always on instinctive knowledge of it, and it declares itself anew each day. But because I set out, in an arrogant presumption, to recover and reformulate it for mankind; because I saw it shining through terrible and self-made pain; because, now it is seen, it is, to my mind, such a perfect and sufficient explanation of everything I could not reconcile, before, with the idea of a just God; and because it is consistent with every utterance of wisdom which in the past has helped mankind to live:—for all these reasons, I suppose, I cannot hold it with the lightness that befits its beauty, I have to make of it the ponderous thing to which these pages bear their testimony. It is not ponderous at all, it is impalpable, illusive—so much a thing of air that it appears incredible it should have power to loose the heavy yoke, and lift the burden under which the soul of man must faint.

But if the Truth be most imponderable of all conceptions man can bring to birth, the Falsehood to be vanquished is sufficiently a solid thing to make my clumsy warfare on it justified. Long before Germany had made it sanction frightfulness, it met me every hour

of the day, and everywhere I turned, forbidding beauty and nobility by its insistence on some foreseen economical necessity. Ever since I detected the true nature of the Spirit which directed it in my own life, and became sensible of the denial and misuse of opportunities which it occasioned, I have sought a way to cast discredit on it, and so to undermine its power. I hoped, before the War broke out, to do this quite convincingly through frank exposure of its fatal working on an individual soul—namely, my own. I did not know it had found even more complete and hideous expression in a perverted nation —a nation compact of potential human beings who had been bred to render unto Cæsar things that belong, and always must belong, to God.

In German aims and German conduct of the War there was material to make my argument still more effective, through the concrete demonstration they afforded of what the Devil could effect through the coöperative effort of his dupes to carry out his purpose. But the assistance this might give me in discrediting the Falsehood I was fighting was offset by a danger so terrible that for some time I could see little but its menace. Falsehood incarnate in the German people had been empowered to kill the body of the Truth and Love it hated, and to kill that body in

such terrible and cruel and shameful ways that the heart of the whole world rose to condemn and fight and punish it. But to fight Falsehood in the person of an enemy who hideously embodies it is a straightforward task compared to that of fighting it in our own hearts and souls and minds. The open warfare which the Devil made upon mankind through an obedient Cæsar seemed to me far less to be feared than his insidious attempt to mould the peoples of the other nations after the pattern under which the German mind had been impressed. In the belief that German domination threatened freedom men were intent on arming to destroy the Germans; and for this purpose all their energies were being concentrated on producing money—money, through which they ignorantly thought the power that threatened Freedom could be overcome! To me, the power that threatened Freedom was far more dangerous within men than without, and was finding its best opportunity for their enslavement in the universal concentration upon money making which War had sanctified.

Those who were fighting Germany believed that they were fighting for the establishment of Freedom, Justice and Humanity on earth. I also thought that they were fighting for these things, but I did not believe that it

was possible for Justice and Humanity to be established except through general recognition of the Truth that any one is "free" to be just and humane as soon as he himself believes that it is economically possible for him to be so, and that the threatening "appearances" which make him hesitate are set by God Himself, in the intent to try man's soul. Behind him, from the moment he is able to disregard their menace, is the Eternal Will for Righteousness, which will see him through Life's Great Adventure, careless of what it costs. It is not poverty which keeps a man from doing what his sense of Justice and Humanity demands, but his own trust in riches. His bonds are the result of ignorant belief in the necessity of piling up material wealth in order to fulfil his destiny. This is what Germany believed so fervently that she could not conceive of any greatness surpassing that of organized efficiency for the enhancement of material well-being. The nations who opposed her decried her vision now that it led her to attempt to subjugate their peoples and their lands for her own economical advantage; but before she followed her conception to what had always seemed to me its perfectly inevitable conclusion, they had admired greatly all that she had done in an obedience to its falsehood. She had

presumed to be the pattern nation in putting into practice ideas which the whole world was coming to accept as true. For her there was no fine tradition of a greater Truth whose teaching contradicted and forbade what a material ideal allowed and urged her to attempt. She had no honor which she held above necessity for gain, no sympathy which could respect the rights of other people to possessions which she coveted, and thought she had the strength to take away. Therefore she broke her pledges without scruple when they interfered with her material ambition, and took to frightfulness as the short cut to the well-ordered Economic Sovereignty she wanted to establish, and which, I had no doubt, she honestly believed would be the very best thing for mankind.

In doing this, the scale on which she sinned was so stupendous that the whole world was roused to punish her. But I saw little evidence of any condemnation of the understanding on which she had acted, when it was manifested in its lesser forms. In the commercial world in which to-day we live and move and have our being men were not ostracized because they broke some pledge which put them at a disadvantage in their larger purpose, or wrecked some small and independent neighbor whose claim to live and work col-

lided with their own. I could not for the life of me see where the German conduct of the War differed *in its conception of what necessity demands and justifies* from half the operations by which great money trusts are everywhere consolidated for purposes of exploitation, while independent enterprise is given the alternative of coalescing on the trusts' own terms, or being ruined through conformity to more honorable and less "efficient" ways of doing business, by which the trusts feel they "cannot afford" to rule their conduct. In spite of all the talk of Justice and Humanity I saw no reason to suppose that this conception of necessity was not, as much as ever it had been, believed in by the "business" men who were negotiating the financial operations of the War, and who were going to be given the ultimate negotiation of the hoped-for Peace. The indications were that, through control of state machinery, the holders of "securities" in every land would be in a position, when the fighting ceased, to drain the shattered peoples, through taxation, of money in an ever-swelling stream, to liquidate the hideous bonds, forged by the War alike for conquerors and conquered.

If that should be the outcome of the strife from which the glorious fighters hoped so much, I felt the Understanding of Necessity

and what it justifies that Germany and German methods typify would be, in the most deadly sense, victorious, even if German arms should be defeated in the field. No freedom would have come to the deluded men and women who were pouring out their blood and treasure to enthrone that Goddess upon earth. What difference would it make to those who spent their lives in hopeless toil to pay the interest on the War debt, whether or not commercial interests were all agreed upon a universal wage scale, whether or not the life insurance policies were issued from one central bureau, whether or not the institutions for the economically useless were located where their inmates might be kept at least expense to overburdened taxpayers? If governments were either based upon, or subject to, belief in the divinity of Mammon, I knew the Devil would, to all intents and purposes, be Master of the world, and the idea of God a dim tradition of the past—as dim as is, to-day, the Siegfried myth to the descendants of the race whom its disdain for hoarded treasure formerly inspired.

I could not think that such an outcome of the War was possibly, because I was so confident in God, and in His love for His deluded world. It seemed to me that God Himself had made the War, to let the people see, before

it was too late, whither their false ideas were leading them. I felt that nothing short of such a wreckage, both of its fairest present possibilities, and of its wondrous heritage of past achievement, could bring the world to recognition of the error of its ways. So it had been in my own life, so it had been in most of the regenerated lives of history. And I felt, too, assurance that the world at last would recognize its error, since it was God Himself Who was determined to enforce that recognition. But I did not dare to think how much must still be paid for Understanding, before the Fafner's Hoard, compact of sweat and blood and tears, would be at the disposal of the tender-hearted, to redeem and to restore the life of all the earth.

And then, as I have said before, out of my darkness suddenly came light, and it seemed to me God's glorious purpose was unveiled. I had been so aware of the world-wide intention of holding Capital inviolate in War as it had been in peace, and of employing War's terrific menace to bring into control of Mammon's priests the earnings of those still too independent people who would ordinarily employ their goods for purposes of life rather than death, that I had seemed, above the strife, to see the Devil seated like a croupier, raking in gold, which would be "saved"

whatever else was lost. Secure of that essential for his purpose he watched the millions of heroic dupes, exultant in the knowledge that the Bank could not be broken, whoever might appear to win, and that in the end the whole world would be bound to serve him through the unselfish, patriotic zeal with which it had assumed his bonds. These bonds I now, in rising hope, perceived, could be converted to the service of Eternal Truth, and Everlasting Mercy. They were assumed, by the majority of those who bought them, for the upholding of Humanity—and for Humanity they now could be destroyed, in preparation for the dawn of a New Day, when men will look to God for all the help for which they now appeal to Mammon. And in that Day I knew the looked-for help would be forthcoming.

There never was a time when the good-will of man more longed to help his fellows than it does to-day. It is no selfish refuge and salvation men are seeking. They have realized that no one can be saved alone. But I think there never was a time when money seemed more indispensable than it seems now, to make good-will effective. The situation is most perfectly set forth in this advertisement, issued March 22nd, by "The 115 Presbyte-

rian Churches in Greater New York, coöperating in the Victory Fund Campaign of the New Era Movement of the Presbyterian Church in the United States of America.

"CHRIST OR CHAOS?

"Labor and Capital, once at each other's throats, are now both threatened by the Bolsheviki. Socialism awaits its day of opportunity. Unemployment is increasing. Breadlines are prophesied. Between the alley and the avenue a great chasm yawns. Nation is still set against nation. The principles and practices of governments are in the crucible.

"Science, culture, politics, law, finance, education, sociology, and the armed forces of the world have proven themselves inadequate to meet the world's needs—no matter how much inherent good they may possess. Man's attempt to enforce the Golden Rule through systems and organizations has failed.

The way to victory is through the Church of Christ.
The way to service is through the Cross of Christ.
The way to peace is through the Spirit of Christ—
Christianity has not failed—it has not yet been tried!

"Presbyterians throughout America have pledged themselves to a national and world-wide program which has as its basis a supreme confidence in the principles of Christ as the one means whereby the rule of Chaos shall be supplanted.

"To-morrow, in all the Churches an appeal will be made for a forty million dollar fund to make this program operative. New York Presbyterians are responsible for a million of it."

WITH this statement of the situation I heartily agree; the proposal for its betterment seems to me unbelievably absurd. "The principles of Christ" are verily "the only means whereby the rule of Chaos shall be supplanted," but if we have to have "a forty million dollar fund" to "make this program operative" the principles of Christ will merely add to the despair with which men look upon the task of daily living, by casting on their shoulders the burden of their neighbors' future, when they can see no way to lift their own. These endless calls for money "to do good with" can be met only by those people who are earning large amounts, and who, to earn them, ask huge wages for their service. These wages, in their turn, entail such prices

for all things in which man's labor is concerned that every day makes it seem more impossible for any but the rich to purchase the good things of life, while the impending future, even for the rich, becomes more fiercely threatening each day. A lessening demand is always followed by a lessening supply, production grows impossibly expensive as well as hazardous, and unemployment is the consequence. What the world needs is not a fund of dollars, however large in size, but men and women who believe in Christ sufficiently to trust his God to care for them to-morrow, and who can, in that confidence, find strength to give their service freely to a world so bound by its reliance on invested funds that no one dares to disregard his own prospective need for the support of moneyed interest sufficiently to use *his own goods* for the doing of the good that he believes in. Instead of fearless, open-handed living by the multitude, we have to-day an "organized" good-will, which chooses men too evidently rich to be suspected of appropriating funds committed to their charge, and sets them to soliciting the dollars which mean living power to the "middle classes" in order to alleviate the hopeless lot of those whose grip on life seems gone for good! And yet those very men and women who have lost their grip could

get it back if they were credibly assured of their own power to do so. It was to men in just their situation that Christ declared man needs a cup of water only to serve his God on earth; and demonstrated, to their incredulity, the Truth of what he said. It is because they have accepted the idea that "duty" calls them, in the r ordinary life, to serve and save themselves for years ahead, rather than serve and save their neighbors in the present that God's support seems lacking to the men and women of our day, who—treating others with the forethought that they have employed about their own affairs,—think it essential to secure a "fund" before they can begin to aid the perishing. By such the God who once could feed, through courage of a man who trusted Him to do so, five thousand people with the food provided for only a few, is kept in an apparent impotence, while stores of money take His place in public estimation and a huge tribe of money changers come into being for its fit negotiation.

Efficient faith plays no part in the program of "the Church of Christ" which boldly claims it is "the way to victory." It has the will, I do believe, like all the rest of us, but does it truly see the way, or dare to bid the people take it? If so, it needs to *use* the funds

it has, not strive to add to their amount; and to do so in an evident adventure.

Four years ago, in going early to a lecture at a "School of Religion," I chanced to hear the end of an Address delivered to a body of young men preparing for the ministry. The speaker wore the waistcoat of a cleric, and was painting, with much feeling and in appalling colors, the fate awaiting ministers who should neglect insurance of their lives, supporting his imaginations of their future sufferings by anecdotes drawn from the personal experiences of modern clergymen. Apparently, these servants of the Lord, after their usefulness to Him was over, were usually left to starve under conditions to which no self-respecting man would doom his worn-out cart horse. This misery could be averted by a yearly payment, made by every minister, to a fund which would secure to each the payment of five hundred dollars yearly, after the age (I think) of sixty-five. And these students of divinity were strongly urged not to neglect their "duty" to insure, because, if they should do so, churches which had been able to establish richer systems would command all the good candidates for Holy Orders, and this particular denomination would fall into disrepute.

I found it very hard to realize that the impotent and faithless deity to whose service these young men were dedicated was supposed to be one with the God of Abraham and Moses, of Job, the Prophets and the Psalms—one with the God Whom Jesus Christ proclaimed as making "all things possible." And I came away with my conviction sure that the rehabilitation of that trustworthy and "efficient" God could not be hoped for till His professed followers could face the future in His strength alone, and prove that strength sufficient to support them. God's service may be full of perils—the more the better, if it is to hold the heart of youth—but at least it has to be the service of a Master men may reverence, Who, if they guess His will correctly, and act with prompt fidelity to His intention, will be on His side faithful in sustaining their interpretation of His Truth.

Will He sustain my own interpretation, sanction my dream of what the world might be if ordered by the wisdom of free peoples, trusting and acting in His love? I shall have failed if what to me seems Truth appears too visionary to be put in practice—yet it is vision only that can help us, where the world

stands to-day. If human possibilities be truly seen, and their light never dimmed to suit occasion, they will be realized at last. I believe that their best hope of realization lies in the deep abiding will to keep the light alive in children's hearts until they have established habits that will prohibit baseness. The creed I am advancing seems to me one that thoroughly supports this will. I find no place in which it fails to do so, no point where compromise with evil ever appears advisable, or where good cannot be depended on to overcome the evil, so long as man himself holds firmly to the good.

The world's salvation now depends upon the power of the People to act as God Himself would act, under God's will to test their understanding of His Love—to forgive even those who mocked the Soul of God in desolation, and nailed His suffering body to the Cross. Those thieves and murderers suffer to-day beside those whom they crucified, they hunger, also, and are naked—as a result of their own sin, indeed, but sin which all the world has shared with them. Unless we can forgive their debt our own debt cannot be forgiven, for the bonds are intertwined with so much cunning that keeping Germany enslaved to pay for her transgression involves perpetuation of the Falsehood which will

destroy the life of the whole world. Shall we not, rather, look on Germany with pity and strange gratitude, as on the Judas-nation who has betrayed and crucified Truth and Humanity afresh, yet in so doing has made possible the second coming of the Christ to a world which has perceived, through German action, what the betrayal of God's Truth and Love portends? "It must needs be that offences come; but woe to that man" (or that nation) "by whom the offence cometh." Germany alone, so far, of the deluded nations, has followed the delusion to its treacherous and inhuman end. Germany alone, with a logical intensity her inexperience permitted, has "organized" the Devil's purpose to its highest economical efficiency, has bred her women to its service, has caused her schools and universities to teach it, her preachers to exalt it, her Cæsar and his legions to enforce it by the sword for the enslavement of all men who still uphold and cling to the traditions of integrity and of compassion. And in all her sin she has been doing an essential service to the Truth, for she has merely organized, taught and exalted the erroneous economic understanding that has, in every land, been sapping the world's life. For all her frightful demonstration of the atrocities to which it leads, it has not yet been branded as its

origin deserves by any one of all the nations who have fought its German incarnation with a touching faith that *somewhere* there exists a Truth by which the Falsehood Germany upheld may be forevermore discredited, Good which can overcome her Evil, and Life through which the Death she dealt may be made glorious.

That Truth and Good and Life exist indeed, but they must be believed and trusted in before they can be evident to the majority of men. There must be no more talk of raising funds to do the work of God. The funds are raised already, they have been piling up through all the sinful years. Sufficient money has been "saved" to beautify the earth from one end to the other, and to fill men's hearts with gladness in reviving it. "The poor" do not desire charity, they do desire work—work which will feed their human spirit while they toil—and "the rich" have their own task laid out in financing the reconstruction. Set the "poor" man to helping those more needy than himself, and let him feel that what he asks for such a purpose will be unquestioningly forthcoming, and Bolshevism will impress no more disciples. It is not necessary to delay one monent to hear from diplomats or politicians. Whoever seems to have even a little of the Mammon of Unrighteousness

in his possession may use it to make friends with, as Christ advised. It is for those who can believe and *act upon* the Truth to end the nightmare of existence, and bid the children open eyes of gladness upon the Sun of Righteousness, arising to illumine a new world.

WHAT shall that world be like after the nightmare has been lifted? I offer my imaginations merely to stimulate those who may dream more truly than myself. For we must dream a better world in order to achieve it, and beautify the vision by a wealth of detail to which each one can make his contribution as it grows. How much is my own dream worth as a scaffolding—as something those who thought it fairly well conceived might start to rear at once, amid the wreckage of a past whose promise has to be made good through the eradication of its faults? It seems to me to be a dream capable of substantial realization, because I think that it is warranted by nature—of men, women and children. In the world which I see as that to come, no man would think himself responsible for building up a private economic interest in the future—merely for keeping his life fruitful, and clean from day to day. Men never were intended to play the part of

earthly providence towards the family, and their assumption of that rôle has cost them very dear. Men were meant to fish and hunt, to till the soil and build upon it beautifully, to explore and to interpret the earth and all its wonders, to compete with one another in trials of strength and skill, and to celebrate the praises of the victor in song and dance and story, and in the lovely decorations of their cities and their homes. And they were meant, as well, to make love to understanding women in the springtime of their youth, with earth beneath them and the stars above. In the childhood of each noble race this is the part the men have played. When they recover heart to play it once again, in the maturity of understanding the earth will glow with wealth and beauty such as it has never yet beheld.

The women, on the other hand, are natural providers. They are born full of instincts as to family necessities, and they scarcely can avoid development of fear for what may happen, if they see no way of getting what they know the life within them is certain to require. If they have to buy and pay for what they need they naturally ask for money, but I think the normal woman much prefers material for working out her own ideas to money for the purchase of that which has been done by other people. For such develop-

ment she has especial talents, which need to be employed in all their fulness, and when they are employed her fears cease and her nerves grow steady. Everything with regard to homes and the provisioning of homes appeals to her, and she would not exercise her natural forethought selfishly if she saw any way safely to let her mouth speak out of the abundance of her heart. To-day her life force lacks its natural outlet, and she is given money, rather than material, with which to make her home. Even this money is not hers to use as *well* as she can use it, owing to the absurd idea of "thrift" which makes the virtue of a modern woman consist far less in doing all that might be done with money given her than in doing only what is indispensable, and doing that as "cheaply" as she can. Since what she "saves" is lent to other people, who may, by paying an absurdly small amount, employ it for their pleasure or their profit, the woman's foresight—above all her foresight of all possible misfortunes—offers a fertile field for exploitation. This has been diligently cultivated until her fears for what may happen to her children without money make motherhood imply a burden she does not dare assume, lacking assured funds. The effort to assure them, on her part and on her husband's, leads to such gross

materialization of human aims as has resulted in the present War—a War in which the fairest of the children have been drawn in for slaughter, yet towards which we have seen them go with a sublime devotion, finding its atmosphere of smoke and blood and death held far more chance to satisfy their souls' requirements than did that of the sordid counting houses where they were brought up. For them "Honor has come back to the world again," and to the women watching the unearthly beauty of their careless sacrifice has come again the joyful hope that they themselves may be the wives and mothers of such living men.

That hope has always been one capable of realization by any woman whose faith led her to release her own mankind from sense of moral obligation towards the future of the family, and to let them follow their own guiding Spirit where it led. It requires only the agreement of a man and woman as to the one thing needful to give to their own lives a definite and beautiful direction. And it never tends to the disruption of society, but to its peaceful permeation by a Spirit to which we owe the best life that society can show. The men this Spirit leads are free—free to do what to them seems worth the doing, either for its own sake, or still more

surely, for the sake of Christ's idea of God. Freely they may engage, in life's enchanted forest, in strife with the appalling shapes born of misused human imagination, and reconvert them into the ministering angels of the Lord.

To women willing to confide their own fate and their children's to God rather than Mammon I think that there is due material wherewith to practice all the industries and arts of life, and that they should be given, to use in ways that they themselves believe to be remunerative, the money that they now are asked to save as the sole refuge of their households in a destitution they are taught to apprehend. Where this was done, I think their hearts, and those of all who watch them, would be considerably lightened as to the fate before them when their men are called away. I have no belief in any realization of the "brotherhood of man" so long as men believe it is their "duty" to compete each with the other for one chance to work, or to try to coax the money from their neighbors in order to secure the welfare each of his own small parcel of dependents. No man can "love" another while he is endeavoring to take from him what both believe to be essential to their family existence. Men do not learn that they are brothers till they

unite against a common foe or for a common good. But the sisterhood of women is a thing intensified by all the needs of everyday existence. Theirs is the true community of interest, whose forms they could work out themselves if they were free to do so, and had the wherewithal to make experiments in common; not for the money profit—though it would lead to real economy of resources—but to increase the ease and beauty of their common life. With power to use the money now compounding interest in banks the women could make beautiful conditions for their children, could purchase labor-saving apparatus to be used in common for the household tasks, and thus provide themselves with leisure to work out ways of better conduct of the endless business of feeding, clothing and in all things comforting the busy world.

To women skilled in these essential ways men would become to very great extent unnecessary—an extent allowing man a most desirable opportunity to work out his ideas and fulfil his own soul without regard to the effect that doing so may have on the exchequer. All that man does gains dignity and meaning in its relation to the family life. His fish and game are welcome for the table, his gardens and his houses are more beautiful

and stately than women could devise or build themselves; in all the business of exchange and enterprise his services are indispensable, and in the arts through which the fairy tale of Life are told he is acknowledged master. But as for thinking that the Lord Who made him *meant* him to sell himself into the house of bondage to secure a sum of money on the interest of which his family may live after his death, there never was a more absurd idea. He has betrayed himself, partly through lack of faith in his ability to do what his heart longs for, partly through a mistaken trust in stronger men who want to work him for their ends. As a result, most men with anything original to give the world now think of celibacy as the only state in which their gifts can be bestowed without being commercialized. But this is false. Men are essential not so much to women and the children as to the God in Whom they find their prototype, and Whom they have to serve if they would live. As for the women, those who, throughout history, have both deserved and taken highest honor have been those left without a man's protection while having children to protect. And they have not been those who drew money from a trust fund, but those who had won faith to look, for sustenance of their endeavor, to an Eternal

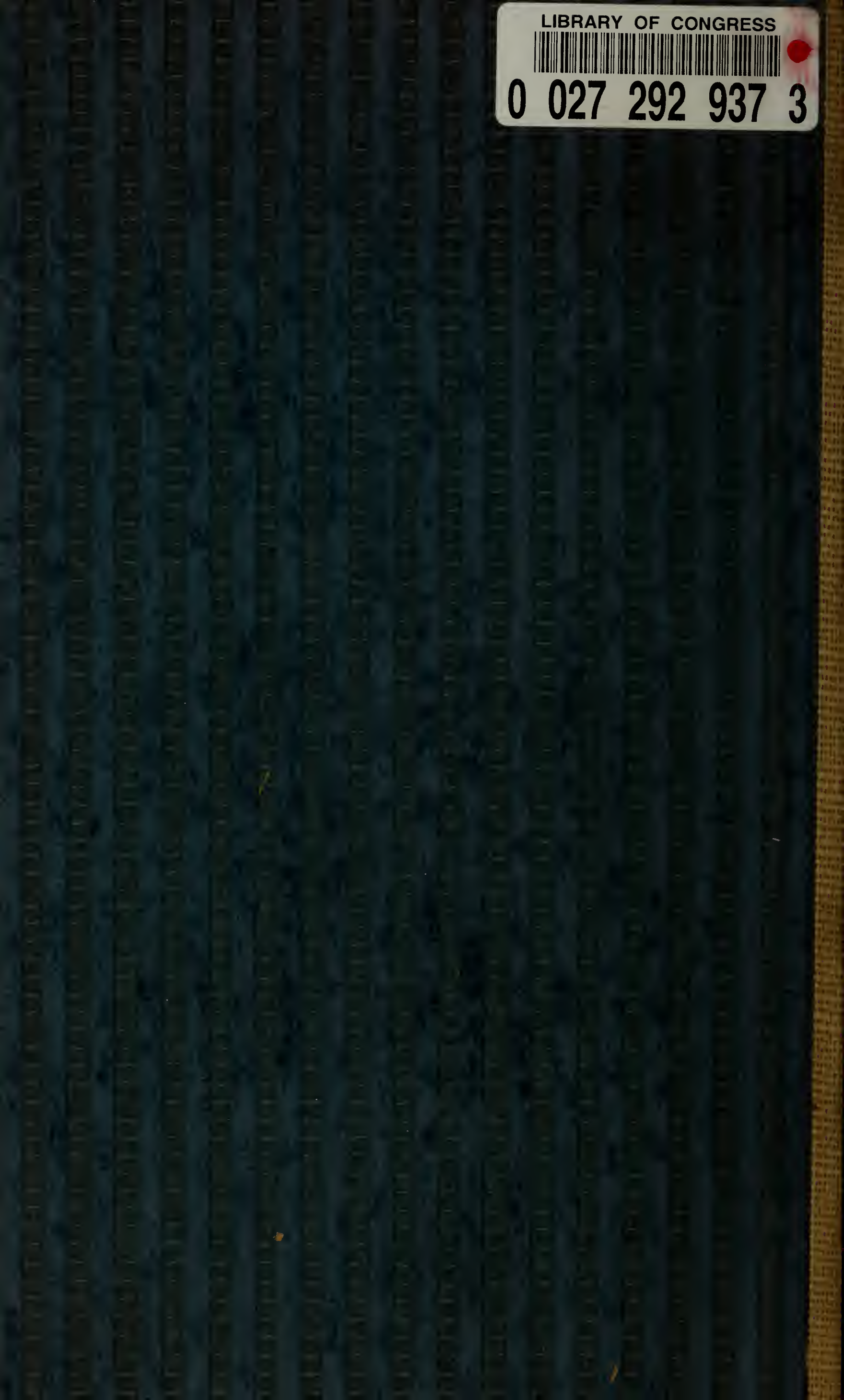
Power which, by whatever name men may have called It in the various lands and ages, was yet in very Truth the God of Christ.

If the world, through the men and women who are making it, can recover the ability to cast the burden of the future on this God, solution of all problems that now torment and rend its life will come to light in man's emancipation from the overgrown developments of family requirements. The moment that that shapeless burden drops from off his shoulders he will be free to do the work he wants to do, and therefore can do best; and he may do it for a fair day's wage, instead of having to demand a surplus payment sufficient for the interest upon it to support lives indefinitely in an expensive and expansive future. When every man sees that his soul's needs call on him to do his best work for the love of doing it, the cost of all that labor makes will naturally drop, and living, for the world at large, will be both bountiful and free. It is the only way it ever can be made so.

NOTE

Five hundred copies of this book have been printed, of which the writer sends one hundred to men and women whose own work gives reason to suppose they may be interested in its thought. The remaining copies may be purchased through the Brick Row Book Shop, 280 Madison Avenue, New York City.

The book is printed at the writer's charge, and the price of one dollar per volume has been calculated to cover the expense of issuing successive small editions, should a demand for this one make it appear worth while to do so. The sending out of the first hundred copies is the only means employed to advertise the publication.


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